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ABSTRACT

This document consists of a handbook for consumers and a teacher's guide to the handbook. The first part of the handbook gives advice on how to be a smart consumer and includes information on how to get the most for the money, handle a complaint, write a complaint letter, use the handbook, select child care, protect personal property, choose a school, select a home-improvement company, use credit cards, shop by telephone, and shop by mail. The second part constitutes about 90 percent of the handbook and contains names, addresses, and telephone numbers of businesses; state, county, and city government consumer protection offices; state agencies on aging; state banking authorities; state insurance regulators; state utility commissions; state vocational and rehabilitation agencies; state weights and measures offices; military commissary and exchange contacts; federal information centers; other selected federal agencies; and federal government offices that have telecommunications devices for the deaf. The handbook concludes with information on books for blind and physically handicapped persons, TDD operator services, and an index. The teacher's guide consists of suggestions for using the handbook to help students make informed decisions, handle complaints, and study consumer affairs in more depth. A list of key sources of consumer assistance is included. (CML)

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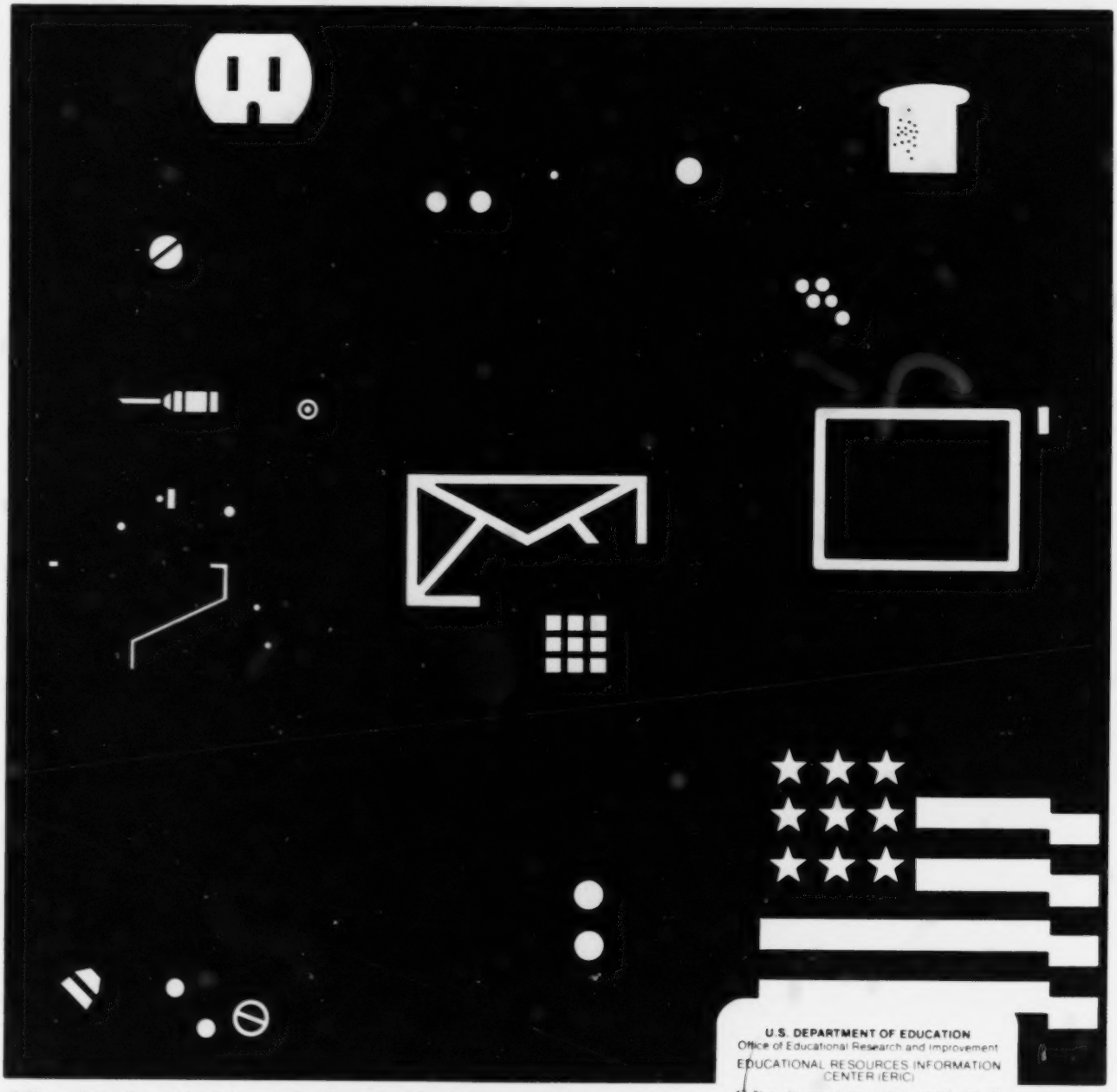
# Consumer's

## RESOURCE HANDBOOK



Office of the Special Adviser to the President for Consumer Affairs
The White House, Washington, DC
and the
United States Office of Consumer Affairs

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"...On a grand scale, consumerism is nations creating policies that are responsive to consumer perspectives. Consumerism is corporations that make safety their first concern and develop quality products and services. Consumerism is governments using tax dollars wisely, responsively, and ethically. It is also charities that inspire us to support worthy causes with our financial resources.

On a more personal level, consumerism is a parent putting safe, nutritious food on the table. It is families knowing how to spend and save wisely so they have enough money left over to pursue a dream or enjoy a special pastime. Indeed, the marketplace skills of individual consumers play an important role in ensuring that every American citizen enjoys his or her share in our Nation's prosperity..."

Excerpts from President Bush's 1989 Proclamation of National Consumers Week, April 23-29, 1989

# Consumer's Resource Handbook

**Published by the United States Office of Consumer Affairs**


Bonnie Guiton
Special Adviser to the President for Consumer Affairs and
Director, United States Office of Consumer Affairs

Andrew Poat
Deputy Director

Nickie Athanason–Dymersky
General Counsel

Michelle Muth
Managing Editor

Beth Borders
Associate Editor



Special thanks to the U.S. Office of Consumer Affairs

Dinah Bembo
Geraldine Bower
Daisy Cherry
Edna Cosby
Kellee Elkins
Patricia Faley
Nellie Fegans
Millie Gerstner
Barbara Hill
Bonnie Jansen
Valerie Jarrell
Ron Jensen
Fred Johnson
Frank Marvin
Howard Seltzer
Gina Ley Steiner
Karen Stockmeyer
Juanita Yates

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Additional single copies of the Consumer's Resource Handbook are available free by writing:
Handbook, Consumer Information Center, Pueblo, Colorado 81009.

**THE WHITE HOUSE**
**WASHINGTON**

Dear Consumer:

I am proud to introduce the 5th edition of the *Consumer's Resource Handbook*. This how-to-do-it guide is one of the most popular and widely-praised books ever published by the Federal government. The *Handbook* is written for the individual American consumer and the consumer affairs professional.

In "Part I—How to be a Smart Consumer" we offer hints on how to get the most for your money. "Eubie Smart" is a special cartoon character we use with our list of consumer tips. This section contains tips on how to choose child care, how to protect your privacy, and how to choose a school for your child. Eubie also offers pointers about car repair, home remodeling, and credit card fraud. If you are trying to resolve a consumer complaint, this part of the *Handbook* shows you how to write a complaint letter.

The second section, "Part II—Consumer Assistance Directory," lists the addresses and telephone numbers of businesses, state and local consumer protection offices, and Federal government agencies. You can write or call these offices for help with your consumer questions and problems.

If you are not sure where to find the information you need, check the Index in the back of the *Handbook*. The Index is arranged by subject.

Whether you are an individual consumer or a consumer affairs professional, we hope you will find this *Handbook* useful.

Sincerely,

Bonnie Guiton
Special Adviser to the President for Consumer Affairs and
Director, United States Office of Consumer Affairs

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# Part I
# How to Be a Smart Consumer

## How to Get the Most for Your Money and Avoid Consumer Problems

### Before you buy:

- Think about what you need and what product or service features are important to you.
- Compare brands. Ask for word-of-mouth recommendations and look for formal product comparison reports. Check your local library for magazines and other publications that contain product comparisons.
- Compare stores. Look for a store with a good reputation and plan ahead to take advantage of sales.
- Check with your local Better Business Bureau (BBB) to find out if the company is reputable.
- Check for any extra charges, such as delivery fees, installation charges, and service costs.
- Read warranties to understand what you must do and what the manufacturer must do if you have a problem.
- Read contract terms carefully. Make sure all blank spaces are filled in before you sign a contract.
- Ask the sales person to explain the store's return or exchange policy.
- Do not assume an item is a bargain just because it is advertised as one.

### After you buy:

- Read and follow the instructions on how to use the product or service.
- Use the product only for the purpose outlined by the manufacturer in the instructions.
- Read and understand the warranty. Keep in mind that you may have additional warranty rights in your state. Check with your state or local consumer office for more information. A list of these offices begins on page 48.
- Keep all sales receipts, warranties, and instructions.
- If trouble develops, report the problem to the company as soon as possible. Trying to fix the product yourself may cancel the warranty.
- Keep a file of your efforts to resolve the problem. It should include the names of the individuals you speak with and the date, time, and outcome of the conversation. Also, keep copies of the letters you send to the company and any replies they send to you.

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# How to Handle Your Own Complaint

As a consumer you have the right to expect quality products and services at fair prices. If something goes wrong, there are things you can do to resolve the problem. Here are some suggestions for handling your own complaint:

## Collect records:

Start a file about your complaint. Include copies of sales receipts, repair orders, warranties, cancelled checks, and contracts which will back up your complaint and help the company resolve your problem.

## Go back to where you made the purchase:

Contact the person who sold you the item or performed the service. Calmly and accurately explain the problem and what action you would like taken. If that person is not helpful, ask for the supervisor or manager and restate your case. A large number of consumer problems are resolved at this level. Chances are, yours will be, too.

Allow each person you contact time to resolve your problem before contacting someone else for help.

Keep a record of your efforts and include notes about whom you spoke with and what was done about the problem. Save copies of any letters you send to the company as well as letters sent to you.

## Don't give up:

If you are not satisfied with the response at the local level, don't give up. Call or write a letter to the person responsible for consumer complaints at the company's headquarters. Many companies have toll-free telephone numbers. Often these toll-free "800" numbers are printed on the product's package. Check your local library for a directory of toll-free telephone numbers. Or, call 1 (800) 555-1212 to learn whether a company has a toll-free telephone number. If you're writing a letter, send your letter to the consumer office or to the president of the company.

## Describe the problem:

When you complain to a company, be sure to describe the problem, what (if anything) you have already done to resolve it, and what you think is a fair solution. Do you want your money back? Would you like the product repaired? Do you want the product exchanged?

# How to Write a Complaint Letter

## Where to write:

If talking with the sales person or company representative does not resolve the problem, you will need to write a letter to the company to resolve your complaint. For a list of many corporate consumer contacts and their addresses, see page 11.

If there is no listing for the company, check the reference section of your local library. The following books may help you locate useful company and brand name information:

- *Standard & Poor's Register of Corporations, Directors and Executives*
- *Standard Directory of Advertisers*
- *Thomas Register of American Manufacturers*
- *Trade Names Directory*

## What to write:

- The letter should include your name, address, home and work telephone numbers, and account number, if appropriate.
- Make your letter brief and to the point. List all the important facts about your purchase, including the date and place you made the purchase and any information you can give about the product—such as the serial or model number.
- If you are writing to complain about a service you received, describe the service and who performed it.
- State exactly what you want done about the problem and how long you are willing to wait to resolve it. Be reasonable.
- Include copies of all documents regarding your problem.
- Be sure to send COPIES, not originals.
- Don't write an angry, sarcastic, or threatening letter. The person reading your letter probably was not responsible for your problem, but may be very helpful in resolving it. Type your letter if possible. If it is handwritten, make sure it is neat and easy to read.
- Keep a copy of all letters to and from the company.
- The sample letter on the next page is a guide to help you write a complaint letter. Remember, if you write a letter to a Better Business Bureau, government agency, trade association, or other source of help, give information about what you have done so far to get your complaint resolved.

# Sample Complaint Letter

(Your Address)
(Your City, State, ZIPCode)
(Date)

(Name of Contact Person)
(Title)
(Company Name)
(Street Address)
(City, State, ZIP Code)

Dear (Contact Person):

- describe your purchase
- name of product, serial numbers,
- include date and location of purchase

On (date), I purchased (or had repaired) a (name of the product with serial or model number or service performed). I made this purchase at (location, date, and other important details of the transaction).

- state the problem
- give the history

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem).

- ask for specific action
- enclose copies of documents

Therefore, to resolve the problem, I would appreciate your (state the specific action you want). Enclosed are copies (copies-NOT originals) of my records (receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers, and any other documents).

- allow time for action or response
- include how you can be reached

I look forward to your reply and a resolution to my problem, and will wait (set time limit) before seeking third-party assistance. Please contact me at the above address or by phone at (home and office numbers-with area codes).

Sincerely,

(Your name)
(Your account number)

**Keep copies of your letter and all related documents**

# How to Use this Handbook

The *Consumer's Resource Handbook* is divided into two sections. Part I –How to be a Smart Consumer lists tips on how to get the most for your money, how to handle your own complaint and how to write a complaint letter. Part I also includes tips about several consumer issues such as protecting personal privacy, finding child care, and credit card fraud.

Part II of the *Handbook* lists offices you can contact for help with consumer problems or questions. This section includes: Corporate Consumer Contacts, Car Manufacturers, Better Business Bureaus, Trade Associations and Other Dispute Resolution Programs, State, County and City Government Consumer Offices, Selected Federal Agencies, and Military Commissary and Exchange Contacts. Check the Table of Contents for a complete list of the offices in this part of the book.

There is a Subject Index at the back of the Handbook which can help you locate information about specific topics.

*Remember:*

1. First contact the seller if you have a complaint.
2. If that does not resolve your problem, contact the company headquarters.
3. If your problem is still unresolved, refer to the index for the organizations, or local, state and Federal offices that provide assistance.
4. Taking legal action should be the last resort. However, if you decide to exercise this right, be aware that you may have to act within a certain time period. Check with your lawyer about any statutes that apply to your case.

# What's in the Handbook

## Corporate Consumer Contacts

Many companies have consumer affairs or customer relations departments to answer questions or to help resolve consumer complaints. If you cannot resolve a complaint where you made the purchase, then contact company headquarters.

The addresses and telephone numbers of more than 600 companies are listed in the Corporate Consumer Contacts section of this Handbook, beginning on page 11. Many entries include toll-free "800" telephone numbers. Some companies have Telecommunications Devices for the Deaf (TDD) for the hearing impaired. All "800" and "TDD" numbers are in bold type. If you write to the company, use the sample letter on page 3 as a guide for your own letter.

## Car Manufacturers

Most foreign and American car manufacturers have regional offices which handle consumer complaints that are not resolved by your local car dealer. The list of Car Manufacturers begins on page 35.

## Better Business Bureaus

Currently, there are about 180 Better Business Bureaus (BBBs) in the United States. These bureaus are non-profit organizations, sponsored by private, local businesses. They offer a variety of services. These services include: general information on products or services, reliability reports, background information on local businesses and organizations, and records of a company's complaint handling performance.

Each BBB has its own policy about reporting information. It may or may not tell you the nature of the complaint against a business, but all will tell you if a complaint has been registered. Many of the BBBs accept written complaints and will contact a firm on your behalf. BBBs do not judge or rate individual products or brands, handle complaints concerning the prices of goods or services, or give legal advice. However, many bureaus do offer binding arbitration, a form of dispute resolution, to those who ask for it. The Council of Better Business Bureaus, which is sponsored by national businesses, also offers consumer education programs and reports on charitable organizations.

The address for the Council and a list of BBBs operating in the United States begins on page 42.

## Trade Associations and Other Dispute Resolution Programs

There are nearly 40,000 trade and professional associations in the United States which represent a variety of interests (including banks, insurance companies, clothing manufacturers) and professionals (such as accountants, lawyers, doctors, and therapists).

Some of these associations and their members have established programs to help consumers with complaints not resolved at the point of purchase.

These programs are usually called alternative dispute resolution programs. Generally, there are three types of programs: arbitration, conciliation, or mediation. All three methods of dispute resolution vary. Ask for a copy of the rules of the program before you file your case. Generally, the decisions of the arbitrators are binding and must be accepted by both the customer and the business. However, in other forms of dispute resolution, only the business is required to accept the decision. And in some programs, decisions are not binding on either party.

Trade associations have various consumer functions, which are described in the *National Trade & Professional Associations of the United States*. Check your local library for this book and related sources of help.

A list of Trade Associations and other Dispute Resolution Programs begins on page 45.

## State, County, and City Government Consumer Offices

City and county consumer offices can be helpful because they are easy to contact and are familiar with local businesses and laws. If there is no local consumer office in your area, contact a state consumer office. State consumer offices are set up differently across the nation. Some states have a separate department of consumer affairs, while others have a consumer affairs office as part of the governor's office or attorney general's office. These offices will help or refer you to the proper agency.

If you have a consumer problem with a business outside the state where you live, you should contact the consumer office in the state where you made the purchase. When you contact any local or state consumer office, be sure to have handy copies of your sales receipts, other sales documents, and all correspondence with the company. A list of State, County, and City Government Consumer Protection Offices begins on page 48.

Many states also have special commissions and agencies which handle consumer questions and complaints about banks, insurance, utilities, vocational and rehabilitation services, and weights and measures. These agencies are listed separately, beginning on page 61.

In addition, a variety of other helpful community services may be available in your area. For example, county and state Cooperative Extension Services offer a variety of information about health, safety, product comparisons, financial planning, and nutritional needs. Information about these and other state and local services can be found at your library and in the telephone directory in the city, municipal, county or state government listings.

## Selected Federal Agencies

Many Federal agencies have enforcement and/or complaint handling duties for products and services used by the general public. Others act for the benefit of the public, but do not resolve individual consumer problems.

Agencies also have fact sheets, booklets and other information that may be helpful in making purchase decisions and dealing with consumer problems. If you need help in deciding where to go with your consumer problem, check the index at the end of this book or call the nearest Federal Information Center listed on page 77.

The Federal agencies listed in the Selected Federal Agencies section, beginning on page 78, respond to consumer complaints and inquiries. A list of Federal agencies with Telecommunications Devices for the Deaf (TDD) begins on page 84.

## Military Commissary and Exchange Contacts

Interested consumers will find a list of Military Commissary and Exchange Contacts on page 75. The list includes the regional offices and headquarters for all the Armed Forces Exchanges and Commissaries.

## Other Sources of Help

### Libraries

Local libraries can be a good source of help. Many of the publications mentioned in this Handbook can be found in public libraries. Some university and other private libraries allow individuals to use their reference materials, too. Check your local telephone directory for the location of nearby libraries.

### Media Programs

Many local newspapers and radio and television stations throughout the United States have "Action Line" or "Hot Line" services. These programs may be able to help consumers with their problems. Sometimes these programs are successful in helping to resolve consumer complaints because of their influence in communities. Some Action Lines select only the most severe problems, or those that occur most frequently. They may not be able to handle every complaint.

To find these services, check with your local newspapers, radio and television stations, or your local library.

### Occupational and Professional Licensing Boards

Many state agencies license or register members of various professions, including: doctors, lawyers, nurses, accountants, pharmacists, funeral directors, plumbers, electricians, car repair shops, employment agencies, collection agencies, beauticians, and television and radio repair shops.

In addition to setting licensing standards, these boards also set rules and regulations; prepare and give examinations; issue, deny or revoke licenses; bring disciplinary actions; and handle consumer complaints.

Many boards have referral services or consumer education materials to help you select a professional. If you have a complaint and contact a licensing agency, the agency will contact the professional on your behalf. If necessary, they may conduct an investigation and take disciplinary action against the professional. This action may include probation, or license suspension or revocation.

To locate the local office of an occupational or professional licensing board, check your local telephone directory under the headings of Licensing Boards or Professional Associations, or look for the name of the individual agency. If there is no local office, contact the state consumer office.

### Legal Help

Please note that some of the sources of help listed in the *Consumer's Resource Handbook* have a policy of declining complaints from consumers who have sought prior legal counsel.

## Small Claims Courts

Small claims courts were established to resolve disputes involving claims for small debts and accounts. While the maximum amounts that can be claimed or awarded differ from state to state, court procedures generally are simple, inexpensive, quick and informal. Court fees are small, and you often get your filing fee back if you win your case. Generally, you will not need a lawyer. In fact, in some states, lawyers are not permitted. If you live in a state that allows lawyers and the party you are suing brings one, do not be intimidated. The court is informal and most judges make allowances for consumers who appear without lawyers.

Remember, even though the court is informal, the ruling must be followed, just like any other court.

If the party bringing the suit wins the case, the party who lost will often follow the court's decision without additional legal action. Sometimes, however, losing parties will not obey the decision. In these cases, the winning party may go back to court and ask for the order to be "enforced." Depending on local laws, the court may, for example, order property to be taken by law enforcement officials and sold. The winning party will get the money from the sale up to the amount they are owed. Or, if the person who owes the money receives a salary, the court may order the employer to garnish or deduct money from each paycheck and give it to the winner of the lawsuit.

Check your local telephone book under your municipal, county or state government headings for small claims court offices. When you contact the court, ask the court clerk how to use the small claims court. To better understand the process, sit in on a small claims court session before taking your case to court.

## Legal Aid Offices

Legal Aid offices help individuals who cannot afford to hire private lawyers. There are more than 1,000 of these offices around the country, staffed by lawyers, paralegals, and law students. All offer free legal services to those who qualify.

Funding is provided by a variety of sources, including Federal, state and local governments and private donations. Many law schools nationwide conduct clinics where law students assist practicing lawyers with these cases as part of their training.

These offices generally offer legal assistance with problems such as landlord-tenant relations, credit, utilities, family issues (such as divorce and adoption), social security, welfare, unemployment, and workmen's compensation. Each Legal Aid office has its own board of directors which determines the priorities of the office and the kinds of cases handled. If the Legal Aid office in your area does not handle your type of case, it should be able to refer you to other local, state or national organizations that can provide advice or help. Check the telephone directory or call your local consumer protection office to find the address and telephone number of the Legal Aid office near you.

## Legal Services Corporation

The Legal Services Corporation (LSC) was created by Congress in 1974. There are LSC offices in all 50 states, Puerto Rico, the Virgin Islands, Guam, and Micronesia. Check the telephone directory for the LSC office nearest you or call the Federal Information Center (FIC) listed on page 77. Or call the LSC Public Affairs Office at (202) 863-4089. If you wish to buy a full directory of all LSC programs, write or call:

Public Affairs
Legal Services Corporation
400 Virginia Avenue, S.W.
Washington, DC 20024-2751
(202) 863-4089

## Private Lawyers

If you need help finding a lawyer, check with the Lawyer Referral Service of your state, city or county bar association listed in local telephone directories.

Complaints about a lawyer should be referred to your state, county or city bar association.

# Other Consumer Information

## Consumer Credit Counseling Services

Counseling services provide assistance to individuals having difficulty budgeting their money and/or meeting necessary monthly expenses. Many organizations, including credit unions, family service centers and religious organizations, offer some type of free or low-cost credit counseling.

The Consumer Credit Counseling Service (CCCS) is one non-profit organization that provides money management techniques, debt payment plans and educational programs. Counselors take into consideration the needs of the client, as well as the needs of the creditor, when working out a debt repayment plan. You can find the CCCS office nearest you by contacting the National Foundation for Consumer Credit, Inc., 8701 Georgia Avenue, Suite 507, Silver Spring, MD 20910, (301) 589-5600.

## Consumer Groups

Private and voluntary consumer organizations are usually created to advocate specific consumer interests. In some communities they will help individual consumers with complaints. To find out if such a group is in your community, contact your state or local consumer protection office. A list of these offices begins on page 48.

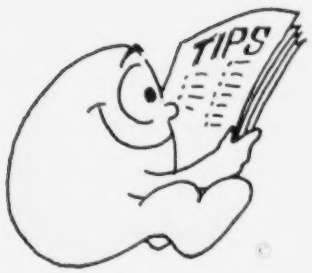
## Consumer Information Catalog

The Consumer Information Catalog lists more than 200 free or low-cost Federal booklets on a variety of topics, many of which may be helpful in addressing consumer complaints or problems. Topics include: careers and education, child care, Federal benefits, financial planning, gardening, health, housing, small business, travel, hobbies, cars, etc. This free Catalog is published quarterly by the Consumer Information Center, and may be ordered by sending your name and address to: Catalog, Consumer Information Center, Pueblo, CO 81009.

# *Consumer Tips from Eubie Smart*

This section contains some tips to help you become a better consumer. It includes suggestions about how to choose child care, find the best school for you or your child, protect your privacy and tips about many other consumer topics.

Remember to check with your local consumer protection office and Better Business Bureau. They can help you, too. Their addresses are listed in Part II of this Handbook.




## Selecting Child Care

Choosing child care is an important issue for parents. Here are some questions parents may want to ask when looking for child care:

1. What are the licensing laws for day care providers in your city, county or state? Your local consumer protection office is a good place to check for this information.

2. Do caregivers have references? What about special training in child development and education? How many children does each adult look after?

3. Is the home or center clean? Is there enough space inside and outside for the children to play? Is the playground fenced?

4. If the center is large, do visitors and children sign in and out? What are the safety precautions in case of fire or other emergencies?

5. What about sick children? Do they stay home? What if a child needs medical help?

6. How does the staff discipline children? How much of each day is filled with planned activities? Are activities geared to childrens' ages and development?

7.What are the fees for half-days, overtime or sick children?

8. Are kids' pictures or projects hung up and changed often?

9. Do caregivers tell you what your child did that day? How he or she is doing overall?

### After your child is in a program, you may wish to ask:

1. Does your child talk happily about the program?

2. Do you know new employees? Do they talk to your child?

Employers may wish to contact the Department of Labor's Women's Bureau Work and Family Clearinghouse. The Clearinghouse can provide information about child or elder care. For more information call: (202) 523-4486.

## Protecting Personal Privacy

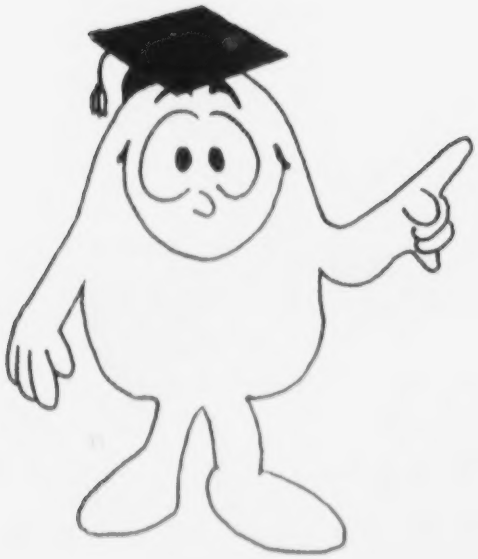
Here are some tips about how you can protect the privacy of your credit, medical, and insurance records:

1. When you are filling out an application for credit, insurance or a job, ask how the information you give about yourself will be used. Who has access to it? Is your mailing address sold to other companies? How long is the information kept? How often is it updated?

2. The Direct Marketing Association (DMA) operates the Mail Preference Service and the Telephone Preference Service. If you wish to have your name removed from nationally-based advertising lists, write to these services. The addresses are listed on page 46 of this Handbook.

3. Credit bureaus keep records about how you pay your bills, how much credit you have, etc. For a small fee, you can find out what's in your credit record and the names of the companies that have asked for information about you. If you are turned down for credit, there is no cost to learn what's in your credit report. The creditor will tell you which credit bureau to write or call.

4. If you find a mistake in your credit report, the credit bureau must check it and correct it for you. Any negative information that cannot be proven must be removed. However, correct information about late payments can stay on your record for seven years. More severe credit problems such as bankruptcies can stay on your record for up to 10 years. You can also add your own 100-word statement of explanation for a credit problem to your file.



# Choosing A School

Whether you are looking for a school for your child or looking to improve your own skills, education is an investment decision that should be made carefully.

## Choosing a school for a child:

1. There are many types of schools; magnet schools, public schools, private schools, etc.

2. Every child learns differently. Choose the school that best meets your child's learning style.

3. Become involved in your child's education and school.

4. Public schools are grouped into local city or county school districts. Check with your local consumer protection office or look in the telephone book to find the address of your local school district office.

5. The Department of Education has published a booklet, "Choosing a School for Your Child." Free copies of the booklet may be ordered by writing: Choosing a School, Consumer Information Center, Pueblo, Colorado 81009.

## Choosing a job training program:

1. If you are looking for a job training program, avoid scams by checking with your local consumer protection office or Better Business Bureau before you enroll.

2. Before going back to school, check to see if local employers or others offer similar training for free.

3. Be sure the skills the school teaches will be useful to you and are currently being used in the workplace.

4. If you must learn how to use equipment, does the school have enough equipment so every student can practice using it? Is the equipment up-to-date?

5. How many recent students graduated? How many found jobs in their fields? Did the school help them find jobs, and how long did it take? How do current and past students feel about the school's program?

6. Will the program improve your math, reading and thinking skills? Will it teach you how to keep learning after graduation?

7. Does the program include on-the-job training? Do teachers work with industry and update their skills regularly?

8. Do you have to take out a loan to pay for the program? Who pays back the loan if the school doesn't deliver on its promises?

## Paying for Job Training or College:

There are several sources of financial aid: scholarships, grants and loans. Scholarships and grants **do not** have to be paid back. Loans **do** have to be paid back. The Department of Education oversees Federal financial aid programs for job training or college.

1. Check with your local library for information about financial aid. Also check with the school about its financial aid programs.

2.The Department of Education can answer your questions about how to apply for Federal financial aid, how to solve loan problems or how to report possible fraud. The Department's addresses are on page 78 of this Handbook.

3. Remember that loans must be paid back. Because of the large number of students who do not pay back their loans, the Department of Education and other financial aid providers have adopted stiff penalties for those who do not pay back the loans.

# Home Improvements

1. Compare costs by getting more than one estimate. Each estimate should be based on the same building specifications, materials and time frame.

2. Before choosing a contractor, check with state, county, or local consumer protection agencies to see if a large number of complaints have been filed against the contractor.

3. Check with your local housing authority to see if licensing and/or bonding are required of contractors in your area. If so, ask to see the contractor's license and bonding papers.

4. Be sure the written contract includes the contractor's full name, address, phone number and professional license number (where required). The contract should also include a thorough description of the work to be done, the grade and quality of materials to be used, the agreed upon starting and completion dates, the total cost, payment schedule, warranty, how debris will be removed and any other agreement information. Never sign a partially blank contract. Fill in or draw a line through any blank spaces.

5. Most contractors have liability and compensation insurance to protect the customer from a lawsuit in the event of an accident. Ask to see a copy of the insurance certificate.

6. If the work requires a building permit, let the contractor apply for it in his name. That way, if the work does not pass inspection, you are not financially responsible for any corrections that must be made.

7. When you sign a non-emergency home improvement contract in your home and in the presence of a contractor (or contractor's representative), you usually have three business days in which to cancel the contract. You must be told about your cancellation rights and be provided with cancellation forms. If you decide to cancel, it is recommended that you send a notice of cancellation by telegram or certified mail, return receipt requested.

8. For a large remodeling job that involves many subcontractors and a substantial financial commitment, it is wise to protect yourself from liens against your home in the event the contractor does not pay subcontractors or suppliers. Add a release-of-lien clause to the contract or place your payments in an escrow account until the work is completed.

9. If you cannot pay for a project without a loan, add a clause to your contract stating it is valid only if financing is obtained.

10. Thoroughly inspect the contractor's work before making final payment or signing a completion certificate.

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# Credit Cards

1. Keep a list of your credit card numbers, expiration dates, and the phone number of each card issuer in a safe place.

2. Credit card issuers offer a wide variety of terms (annual percentage rate, methods of calculating the balance subject to the finance charge, minimum monthly payments, and actual membership fees). When selecting a card, compare the terms offered by several card issuers to find the card that best suits your needs.

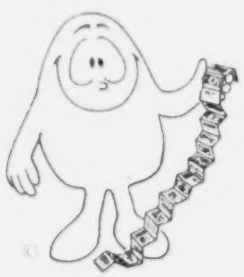
3. When you use your credit card, watch your card after giving it to a clerk. Take your card back promptly after the clerk is finished with it and make sure it's yours.

4. Tear up the carbons when you take your credit card receipt.

5. Never sign a blank receipt. Draw a line through any blank spaces above the total when you sign receipts.

6. Open credit card bills promptly and compare them with your receipts to check for unauthorized charges and billing errors.

7. Write the card issuer promptly to report any questionable charges. Written inquiries should not be included with your payment. Instead, check the billing statement for the correct address for billing questions. The inquiry must be in writing and must be sent within 60 days to guarantee your rights under the Fair Credit Billing Act.



8. Never give your credit card number over the telephone unless you made the call. Never put your card number on a post card or on the outside of an envelope.

9. Sign new cards as soon as they arrive. Cut up and throw away expired cards. Cut up and return unwanted cards to the issuer.

10. If any of your credit cards are missing or stolen, report the loss as soon as possible to the card issuer. Check your credit card statement for a telephone number for reporting stolen credit cards. Follow up your phone calls with a letter to each card issuer. The letter should contain your card number, the date the card was missing, and the date you called in the loss.

11. If you report the loss before a credit card is used, the issuer cannot hold you responsible for any subsequent unauthorized charges. If a thief uses your card before you report it missing, the most you will owe for unauthorized charges on each card is $50.

# Tips for Shopping by Mail, by Telephone, and by Television

Today there are many ways to buy products or services. Many consumers buy items through mail order or by telephone or even from television shopping programs.

## Keep these tips in mind:

1. Be suspicious of exaggerated product claims or very low prices, and read product descriptions very carefully—sometimes pictures of products are misleading.

2. If you have any doubts about the company, check with the U.S. Postal Service, your state or local consumer protection agency or Better Business Bureau before ordering.

3. Ask about the firm's return policy. If it is not stated, ask before you order. For example, does the company pay charges for shipping and return? Is a warranty or guarantee available? Does the company sometimes substitute comparable goods for the product you want to order?

4. Keep a complete record of your order; including the company's name, address and telephone number, the price of the items ordered, any handling or other charges, the date you mailed (or telephoned) in the order, and your method of payment. Keep copies of canceled checks and/or statements.

5. If you order by mail, your order should be shipped within 30 days after the company receives your complete order, unless another period is agreed upon when placing the order or is stated in an advertisement. If your order is delayed, a notice of delay should be sent to you within the promised shipping period along with an option to cancel the order.

6. If you buy a product through a television shopping program, check the cost of the same item sold by other sources, including local stores, catalogs, etc.

7. If you want to buy a product based on a telephone call from the company, ask for the name, address, and phone number where you can reach the caller after considering the offer.

8. Never give your credit card or social security number over the telephone as proof of your identity.

9. Postal regulations allow you to write a check payable to the sender, rather than the delivery company, for cash on delivery (C.O.D.) orders. If, after examining the merchandise, you feel there has been misrepresentation or fraud, you can stop payment on the check and file a complaint with the U.S. Postal Inspector's Office (see page 83 of this Handbook for the address).

10. You can have a charge removed from your bill if you did not receive the goods or services or if your order was obtained through misrepresentation or fraud. You must notify the credit card company in writing, at the billing inquiries/disputes address, within 60 days after the charge first appeared on your bill.

# Corporate Consumer Contacts

This section will help you resolve a complaint about a service or product. First, be sure to go back to the place where you bought the product or service. Try to resolve the complaint with the seller. If that does not work, the next step is to write or call the company's headquarters.

This section lists the names and addresses of almost 600 corporate headquarters, and in many cases, the name of the person to contact. Most listings also include toll-free "800" numbers. Unless otherwise noted, the toll-free "800" numbers can be used from anywhere in the continental United States.

In some cases, you will see a company name or brand name listed with the instructions to see another company listed elsewhere in this section. For example: Admiral, see Maycor.

Questions about Admiral products should be directed to the consumer contact at Maycor because Maycor handles the complaints for the Admiral brand.

If you do not find the product name in this section, check the product label or warranty for the name and address of the manufacturer. Public libraries also have information that might be helpful. The *Standard & Poor's Register of Corporations, Directors and Executives,* the *Trade Names Directory* and the *Standard Directory of Advertisers* are three sources that list information about most firms. If you cannot find the name of the manufacturer, the *Thomas Register of American Manufacturers* lists the manufacturers of thousands of products.

Remember, to save time, first take your complaint back to where you bought the product. If you contact the company's headquarters first, the consumer contact will probably direct you back to the local store where you bought the product.

## A

Ms. Anna Wright
Agency Complaint Coordinator
**AAMCO Transmissions, Inc.**
One Presidential Boulevard
Bala Cynwyd, PA 19004
(215) 668-2900
**1 (800) 523-0401** (toll free)

Audience Information
**Capitol Cities/ABC Inc.**
(212) 456-7777

Mr. Joseph P. Casassa
Supervisor, Product Service
**AC Rochester, Division of General Motors Corporation**
1601 North Averill Avenue
Flint, MI 48556
(313) 257-6390

Mrs. Susan Shaw
Consumer Affairs Assistant
**AETNA Life and Casualty**
151 Farmington Avenue
Hartford, CT 06156
(203) 273-7694
**1 (800) 243-0185**
(toll free outside CT)

Ms. Patricia Hubbard
Coordinator, Consumer Relations
**A. H. Robins Company, Inc.**
3800 Cutshaw Avenue
Richmond, VA 23230
(904) 25-2720

**AJAY Sports**
1501 East Wisconsin Street
Delavan, WI 53115
(414) 728-5521
**1 (800) 558-3267** (toll free)

Mr. Cal Kraft, Director
Office of Consumer Relations
**Amtrak**
Washington Union Station
60 Massachusetts Avenue, N.E.
Washington, DC 20002
(202) 906-2121
**1 (800) USA-RAIL**
(toll free reservations and information)
**1 (800) 356-5393** (toll free for credit card inquiries only)

Ms. Cheryl Ragland
Director of Consumer Affairs
**AT&T**
295 North Maple Avenue
Room 2349 F-2
Basking Ridge, NJ 07920
(201) 221-7105

Mr. Karl Entroth and Mr. Dave Lewis
Golf Division National Consumer Relations
**Acushnet**
P.O. Box B 965
New Bedford, MA 02741
**1 (800) 225-8500** toll free)

**Admiral**
**see Maycor**

Ms. Margie Hausburg
Quality Assurance Analyst
**Coors Brewing Company**
Consumer Hotline
Golden, CO 80401
**1 (800) 642-6116** (toll free)

Ms. Donna Carr
Supervisor, Consumer Affairs
**Airwick Industries, Inc.**
Division of Reckitt & Colman, Inc.
P.O. Box 945
Wayne, NJ 07474-0945
(201) 633-2831

Mr. Timothy Orkins
Director, Consumer Affairs
**Alaska Airlines**
P.O. Box 68900
Seattle, WA 98168
(206) 431-7286

Ms. Michelle Evans, Manager
Consumer Relations Department
**Alberto Culver Company**
2525 Armitage Avenue
Melrose Park, IL 60160
(312) 450-3163

Mrs. Leah Reed, Supervisor
Customer Service Department
**Allied Van Lines**
P.O. Box 4403
Chicago, IL 60680
(312) 717-3000

Mr. Michael Foort
Customer Relations Manager
**Allstate Insurance Company**
Allstate Plaza—F3
Northbrook, IL 60062
(312) 281-6718

Ms. Patti Yoshino
Manager, Customer Relations
**Aloha Airlines**
P.O. Box 30028
Honolulu, HI 96820
(808) 836-4283

Ms. Lorraine Raine
Senior Consumer Representative
Department of Operations
**Alpo Pet Foods**
P.O. Box 2187
Allentown, PA 18001
(215) 395-3301

Mrs. Kathy Ford
Manager, Customer Relations
**Amana Refrigeration, Inc.**
Amana, IA 52204
(319) 622-5511
**1 (800) 843-0304**
(toll free—product questions)

Ms. Susan M. Sampsell
Manager, Consumer Affairs
**America West Airlines**
4000 West Skyharbor Boulevard
Phoenix, AZ 85034
(602) 894-0800

Ms. J.L. Ferguson
Manager, Consumer Relations
**American Airlines**
P.O. Box 619616 MD 5E12
Dallas/Fort Worth, TX 75261-9616
(817) 355-2131

Room #535-Approved Auto Repair
**American Automobile Association**
8111 Gatehouse Road
Falls Church, VA 22047-0001
(written complaints only)

**American Cyanamid Company see Shulton, Inc.**

Mr. Martin J. Hummel, Vice President
Corporate Customer Relations
**American Express Company**
American Express Tower
World Financial Center
New York, NY 10285
(212) 640-5619
**1 (800) 528-4800**
(toll free—green card inquiries)
**1 (800) 327-2177**
(toll free—gold card inquiries)
**1 (800) 525-3355**
(toll free—platinum card inquiries)

Customer Service
**American Family Publishers**
P.O. Box 62999
Tampa, FL 33662
**1 (800) AFP-2400** (toll free)

Ms. Sue Holiday
Consumer Correspondent
**American Greetings Corporation**
10500 American Road
Cleveland, OH 44144
(216) 252-7300
**1 (800) 321-3040**
(toll free outside OH)

Ms. Linda Mulrenan
Director, Consumer Affairs
**American Home Food Products, Inc.**
685 Third Avenue
New York, NY 10017
(212) 878-6323

**American Learning Corporation see Encyclopaedia Britannica**

Mr. Ronald J. Fojtlin, Manager
Customer and Product Services
**American Standard, Inc.**
P.O. Box 6820
Piscataway, NJ 08855
**1 (800) 223-0651** (toll free in NJ)
**1 (800) 223-0068** (toll free outside NJ)
(608) 787-2000 (Trane/CAC, Inc.)

Mr. Michael T. Miller, Senior Vice President
**American Stores Company**
P.O. Box 27447
Salt Lake City, UT 84127
(801) 539-0112
**1 (800) 541-2863** (toll free)

Mr. Anthony L. Fera
Manager, Consumer Relations
**American Tourister, Inc.**
91 Main Street
Warren, RI 02885
(401) 247-2100
**1 (800) 538-3383** (toll free outside RI)

**Amerongen, Inc. see Budget Rent-A-Car Corporation**

Mr. John B. Shaw, Manager
Customer Relations and Consumer Affairs
**Amoco Oil Company**
200 East Randolph
Chicago, IL 60601
(312) 856-4074

Mr. John Brown, Manager
Corporate Government Affairs
**Amway Corporation**
7575 East Fulton Road
Ada, MI 49355
(616) 676-6899
**1 (800) 548-3878** (toll free TDD)

Mr. Jeff Solsbig, Supervisor of Products
Service and Repair
**Andersen Corporation**
100 4th Avenue, North
Bayport, MN 55003
(612) 439-5150

Mr. Robert Distelrath
Manager, Consumer Relations
**Anheuser-Busch, Inc.**
One Busch Place
St. Louis, MO 63118-1852
(314) 577-3093

Corporate Relations
**Aon Corporation**
123 North Wacker Drive
Chicago, IL 60606
(312) 701-3000
**1 (800) 621-2108** (toll free)

Customer Relations Department
**Apple Computer, Inc.**
20525 Mariani Avenue
Mail Stop 37-S
Cupertino, CA 95014
(408) 974-2244
(complaints and questions)
**1 (800) 538-9585**
(toll free for dealer information)

**Aramis, Inc. see Estee Lauder, Inc.**

Customer Service
**Arizona Mail Order**
3740 East 34th Street
Tucson, AZ 85713
(602) 748-8600

**Arm & Hammer see Church & Dwight Co., Inc.**

Mr. Fred Fuest
Manager, Consumer Affairs
**Armstrong Tire Division**
Pirelli/Armstrong Tire Corporation
500 Sargent Drive
New Haven, CT 06536
**1 (800) 243-0167** (toll free)

Ms. Jane W. Deibler
Manager, Consumer Affairs
**Armstrong World Industries**
P.O. Box 3001
Lancaster, PA 17604
(717) 396-4401
**1 (800) 233-3823** (toll free)

Mr. Harry Robinson
Consumer Relations Administrator
**Armorall Products Corporation**
27782 Liberty
Aliso Vijo, CA 92656
(714) 553-1003
**1 (800) 854-3585** (toll free outside CA)

Consumer Services
**Armour Food Company**
One Central Park Plaza
Omaha, NE 68102-1679
(402) 449-7272/7271

Ms. Carletta M. Longo
Consumer Compliance Officer
**Atlantic Financial**
2401 Walnut Street
Philadelphia, PA 19101
(215) 972-6104
**1 (800) 233-1198** (toll free)

Mr. Thomas C. Butler
Manager, Customer Relations
**Atlantic Richfield Company**
ARCO Products Company
1055 W. 7th Street
Los Angeles, CA 90051-0570
**1 (800) 322-ARCO** (toll free)

Mr. J.R. Patterson, Vice President
Customer Service and Insurance
**Atlas Van Lines**
1212 St. George Road
P.O. Box 509
Evansville, IN 47703
**1 (800) 457-3705** (toll free)

Ms. Lynne Lappin
Supervisor, Customer Service
**Avis Rent-A-Car System**
900 Old Country Road
Garden City, NY 11530
(516) 222-4200

Customer Service
**Avon Fashions, Inc.**
5000 City Lane Road
Hampton, VA 23661
(804) 827-9000

Ms. Lynn Baron, Manager
Consumer Information Center
**Avon Products, Inc.**
9 West 57th Street
New York, NY 10019
(212) 546-7777

## B

Consumer Relations Department
**BIC Corporation**
500 Bic Drive
Milford, CT 06460
(203) 783-2000

**Bali**
**Sara Lee Corporation**
3330 Healy Drive
P.O. Box 5100
Winston-Salem, NC 27103
(919) 768-8611

Corporate Communications
**Bally Manufacturing Corporation**
8700 West Bryn Mawr
Chicago, IL 60631
(312) 399-1300

Quality of Services
**Bank of America, NT & SA**
Bank of America Center
555 California Street, 19th Floor
Department 3538
San Francisco, CA 94104
(415) 622-3590

Mr. Owen Brady, Vice President
Public and Investor Relations
**The Bank of New York Company**
48 Wall Street, 16th Floor
New York, NY 10286
(212) 495-2066

Mr. William Fackler
Executive Vice President Marketing
**Barnett Banks, Inc.**
P.O. Box 40789
Jacksonville, FL 32231
(904) 791-7720

**Bass Pro Shop**
1935 South Campbell
Springfield, MO 65898
**1 (800) BASS-PRO** (toll free)

Ms. Marylou Ulincy
Manager Consumer Affairs
**Contact Lens & General Eye Care Products**
**Bausch and Lomb**
Personal Products Division
1400 North Goodman Street
Rochester, NY 14692
**1 (800) 553-5340** (toll free)

Ms. Janice Glerum
Director, Customer Service
**Contact Lenses**
**Bausch and Lomb**
Professional Products Division
1400 North Goodman Street
Rochester, NY 14692
**1 (800) 552-7388** (toll free)

Ms. Ethel Killenbeck
Supervisor, Consumer Affairs
**Sunglasses Division**
**Bausch and Lomb**
465 Paul Road
Rochester, NY 14624
**1 (800) 343-5594** (toll free)

Customer Service Department
**Bear Creek Corporation**
2518 South Pacific Highway
P.O. Box 299
Medford, OR 97501
(503) 776-2400

**Beatrice Hunt-Wesson, Inc.**
**Grocery Division**
1645 West Balencia Drive
Fullerton, CA 92634
(714) 680-1430

**Beatrice Cheese, Inc.**
**Cheese Division**
770 N. Springdale Rd.
Waukesha, WI 53186
(414) 782-2750

**Beatrice Swift-Eckrich, Inc.**
**Meat Division**
1919 Swift Drive
Oak Brook, IL 60522-9010
(312) 574-7015
**1 (800) 325-7424** (toll free)

Mr. Charles F. Baer, President
Consumer Products Division
**Becton Dickinson and Company**
One Becton Drive
Franklin Lakes, NJ 07417
(201) 848-6800
**1 (800) 627-1579**

Consumer/Public Affairs Department
**Beecham Group**
P.O. Box 1467
Pittsburgh, PA 15230
**1 (800) 242-1718** (toll free in PA)
**1 (800) 245-1040** (toll free outside PA)

**Beiersdorf, Inc.**
P.O. Box 5529
Norwalk, CT 06856-5529
(203) 853-8008
**1 (800) 233-2340** (toll free outside CT)

Mr. Fred Cooke, Assistant to the President
**Bell Atlantic Corporation**
1310 North Court House Road, 10th Floor
Arlington, VA 22201
(703) 974-5553

Mr. Keith Kard, Director
Marketing and Public Relations
**Benihana of Tokyo**
8685 Northwest 53rd Terrace
Miami, FL 33166
(305) 593-0770
**1 (800) 327-3369** (toll free)

Ms. Sue B. Huffman
Director, Consumer Affairs
**Best Foods**
CPC International, Inc.
P.O. Box 8000 International Plaza
Englewood Cliffs, NJ 07632
(201) 894-2324

Mr. John Morgan
Manager, Customer Relations
**Best Western International**
P.O. Box 10203
Phoenix, AZ 85064
(602) 957-4200

**Birds Eye**
**see General Foods**

Mr. Floyd Coonce
Manager, Consumer Assistance
**Black and Decker**
Home Appliances
6 Armstrong Road
Shelton, CT 06484
(203) 926-3218

Consumer Services
**Black and Decker Power Tools**
10 North Park Drive
Hunt Valley, MD 21030
(301) 527-7100

Ms. Lori Hunt
Customer Services Representative
**Block Drug Company, Inc.**
257 Cornelison Avenue
Jersey City, NJ 07302
(201) 434-3000, ext. 308
**1 (800) 365-6500** (toll free outside NJ)

Customer Service Department
**Bloomingdale's by Mail, Ltd.**
475 Knotter Drive
P.O. Box 593
Cheshire, CT 06410
(203) 271-1313 (mail order inquiries only)

Consumer Affairs
**Blue Cross and Blue Shield Association**
655 15th St., N.W., Suite 350
Washington, DC 20005
(202) 626-4780

Mr. Dan Evans, Chairman of the Board
**Bob Evans Farms, Inc.**
3776 South High Street
P.O. Box 07863
Columbus, OH 43207
(614) 491-2225
**1 (800) 272-PORK** (toll free outside OH)

Ms. Karen Braswell, Marketing Manager
**Bojangles**
P.O. Box 240239
Charlotte, NC 28224
(704) 527-2675, ext. 262

Ms. Karen Wilson, Manager
Consumer Response Department
**Borden, Inc.**
180 East Broad Street
Columbus, OH 43215
(614) 225-4411

Mr. John Leone
Director of Customer Service
**Boyle-Midway**
P.O. Box 950
Cranford, NJ 07016
(201) 276-3900

Ms. Sandra Bouzoukis
Director, Consumer Affairs
**Bradlees Discount Department Stores**
One Bradlees Circle
Braintree, MA 02184
(617) 380-5468

Ms. Tricia J. Robinette
Director, Consumer Affairs Department
**Braniff, Inc.**
P.O. Box 628099
Orlando, FL 32862-8099
(407) 856-8145
**1 (800) 647-8047,** ext. 8145 (toll free)

**Breck Hair Care products**
**see Shulton, Inc.**

Customer Service
**Brights Creek**
5000 City Lane Road
Hampton, VA 23661
(804) 827-1850

Ms. Bernadette Hardy
Manager, Consumer Affairs
**Bristol-Myers Products**
685 Rt. 202/206 North
Somerville, NJ 08876
**1 (800) 468-7746** (toll free)

**Brita, USA**
**see Clorox Company**

Mr. Art McMahon, Senior Vice President
Customer Services
**British Airways**
75-20 Astoria Blvd.
Jackson Heights, NY 11370
(718) 397-4000

Consumer Relations
**The Broadway—Southern California**
3880 N. Mission Road
Los Angeles, CA 90031
(213) 227-2000

Ms. Deborah A. Volz
Consumer Relations Manager
**Brown-Forman Beverage Company**
P.O. Box 1080
Louisville, KY 40201
(502) 585-1100

Customer Service
**Brown Group, Inc.**
P.O. Box 354
St. Louis, MO 63166
(314) 854-2797

Customer Relations
**Budget Rent-A-Car Corporation**
3350 Boyington Drive
P.O. Box 110-899
Carrollton, TX 75006
**1 (800) 621-2844** (toll free)

Investor Service Center
**Bull & Bear Group, Inc.**
11 Hanover Square
New York, NY 10005
(212) 363-1100
**1 (800) 847-4200** (toll free)

General Manager
**Bullocks Wilshire**
3050 Wilshire Boulevard
Los Angeles, CA 90010
(213) 382-6161

Manager, Customer Relations
**Bulova Watch Company**
26-15 Brooklyn Queens Expressway East
Woodside, NY 11377
(718) 204-3300 (consumer relations)
(718) 204-3222 (repairs)

Mr. Monroe Milstein, President
**Burlington Coat Factory Warehouse Corp.**
1830 Rt. 130 North
Burlington, NJ 08016
(609) 386-3314

Public Relations
**Burlington Industries**
3330 West Friendly Avenue
Greensboro, NC 27420
(919) 379-3376

Consumer Relations
**Burroughs Wellcome Company**
3030 Cornwallis Road
Research Triangle Park, NC 27709
(919) 248-3000

## C

Mr. Paul Reisbord
President and Chairman of the Board
**C&R Clothiers**
8660 Hayden Place
Culver City, CA 90232
(213) 559-8200

Customer Service
**C. Itoh Electronics**
2505 McCave Way
Irvine, CA 92714
**1 (800) 347-2484** (toll free)

Mr. Ray Faiola, Director
**CBS Broadcast Group**
Audience Services
Program Information Office
524 West 57th St.
New York, NY 10019
(212) 975-3166

**CIBA Vision Corporation**
2910 Amwiler Court
Atlanta, GA 30360
**1 (800) 241-5999** (toll free)

**CIBA-GEIGY Corporation**
**Agricultural Division**
410 Swing Road
Greensboro, NC 27409
(919) 292-7100

**CIBA-GEIGY Corporation**
**Pharmaceuticals Division**
556 Morris Avenue
Summit, NJ 07901
(201) 277-5000

**CIE Terminals**
**see C. Itoh Electronics**

Mr. Mark A. Whiter
Director, Customer Relations
**CIGNA Property and Casualty Companies**
1600 Arch Street
Philadelphia, PA 19103
(215) 523-2729

**CVN**
**see QVC Network**

Customer Relations Department
**CVS**
One CVS Drive
Woonsocket, RI 02895
(401) 765-1500
**1 (800) 444-1140** (toll free)

Customer Service Department
**Cabela's, Inc.**
812—13th Avenue
Sidney, NE 69160
**1 (800) 237-8888** (toll free)

Ms. Darlene Stovall
Consumer Affairs Analyst
**Cadbury Schweppes**
**Beverages Division**
High Ridge Park
P.O. Box 3800
Stamford, CT 06905
(203) 968-7673

**Cadbury Schweppes Confections see Hershey**

Ms. Kathleen Ellwood
Manager, Consumer Relations
**Caloric Modern Maid Corporation**
403 North Main Street
Topton, PA 19562
(215) 682-4211

Ms. Lori Govier
Assistant to the Senior Vice President
Public Relations and Communications
**Calvin Klein Industries, Inc.**
205 West 39th Street, 10th Floor
New York, NY 10018
(212) 719-2600

Mr. Drew Fox
Director, Consumer Relations
**Campbell Soup Company**
Campbell Place
Camden, NJ 08101
(609) 342-3714

Mr. Lloyd Rockwell
Vice President, Winery Operations
**Canandaigua Wine Company**
116 Buffalo Street
Canandaigua, NY 14424
(716) 394-3630

Ms. Rhoda Multz, National Manager
Corporate Consumer Affairs
**Canon U.S.A., Inc.**
One Canon Plaza
Lake Success, NY 11042
(516) 488-6700

Mr. Ray Perry
Vice President, Operations
**Carl Karcher Enterprises**
1200 N. Harbor Blvd.
P.O. Box 4349
Anaheim, CA 92803
(714) 774-5796

Mr. Dick L. Curd, Director
Corporate Communications
**Carnation Company**
5045 Wilshire Boulevard
Los Angeles, CA 90036
(213) 932-6000

Ms. Pat Biederman
Passenger Service Manager
**Carnival Cruise Lines**
5225 Northwest 87th Avenue
Miami, FL 33178
**1 (800) 327-7373** (toll free)

Mr. James Witz
Consumer Relations Manager
**Carrier Air Conditioning Company**
P.O. Box 4808
Syracuse, NY 13221
**1 (800) 227-7437** (toll free)
Bryant Heating and Air Conditioning
**1 (800) 428-4326** (toll free)
Day & Night Heating and Air Conditioning
**1 (800) 428-4326** (toll free)
Payne Heating and Air Conditioning
**1 (800) 428-4326** (toll free)

**Carte Blanche see Diner's Club**

Store Operations
**Carvel Corporation**
201 Saw Mill River Road
Yonkers, NY 10701
(written inquiries only)

Customer Service Department
**Casio, Inc.**
570 Mount Pleasant Avenue
Dover, NJ 07801
(201) 361-5400

Mr. Bruce Wagner
Customer Service Supervisor
**Champion Spark Plug Company**
P.O. Box 910
Toledo, OH 43661
(419) 5[illegible]458

Ms. Rosemary Littlefield
Customer Relations Coordinator
**Chanel, Inc.**
9 West 57th Street, 44th Floor
New York, NY 10019
(212) 688-5055

Ms. Lila A. Lesley, Consumer Affairs
Consumer Products Division
**Chattem, Inc.**
1715 West 38th Street
Chattanooga, TN 37409
(615) 821-4571, ext. 211
**1 (800) 251-7272** (toll free outside TN)

Mr. Lee Mittleman
Director, Consumer Affairs
**Chemical Bank**
277 Park Avenue
New York, NY 10172
(212) 310-5800

**ChemLawn Services Corporation**
8275 North High Street
Columbus, OH 43235
(614) 888-3572

Mr. Walter Dabek, Manager
Consumer Response
**Chesebrough-Pond's, Inc.**
33 Benedict Place
Greenwich, CT 06830
**1 (800) 852-8558** (toll free in CT)
**1 (800) 243-5804** (toll free outside CT)

Mr. Arthur H. Hirsch, Supervisor
Dealer and Consumer Affairs
**Chevron U.S.A. Inc.**
P.O. Box H
Concord, CA 94524
(415) 827-6412
**1 (800) CHEVRON** (toll free)

Complaint Department
**Chi-Chi's, Inc.**
10200 Linn Station Road
Louisville, KY 40223
(502) 426-3900

**Chuck E. Cheese see Integra**

Ms. Nancy Sevinsky
Manager, Consumer Relations
**Church & Dwight Company, Inc.**
469 North Harrison Street
Princeton, NJ 08540
(609) 683-5900
**1 (800) 624-2889** (toll free in NJ)
**1 (800) 524-1328** (toll free outside NJ)

Operations Department
**Popeye's/Church's Fried Chicken, Inc.**
P.O. Box BH001
San Antonio, TX 78284
(512) 735-9392
**1 (800) 222-5857** (toll free)

**Cincinnati Microwave**
One Microwave Plaza
Cincinnati, OH 45249
(513) 489-5400
**1 (800) 543-1608** (toll free)

**Circuit City Stores, Inc.**
2040 Thalbro Street
Richmond, VA 23230
(804) 257-4292
**1 (800) 251-2665** (toll free)

Ms. Dinah Nemeroff, Vice President
Corporate Director of Consumer Affairs
**Citicorp/Citibank**
399 Park Avenue
New York, NY 10043
(212) 559-0043

Ms. Ellen Peressini, Executive Secretary
**Citizen Watch Company of America, Inc.**
8506 Osage Avenue
Los Angeles, CA 90045
(213) 215-9660
**1 (800) 458-3300** (toll free in CA)
**1 (800) 321-1023** (toll free outside CA)

Ms. Carol Daley
Director, Consumer Affairs Dept.
**Clairol, Inc.**
345 Park Avenue
New York, NY 10154
**1 (800) 223-5800** (toll free voice/TDD)
**1 (800) HISPANA**
(Spanish-toll free voice/TDD)

**Clinique Laboratories, Inc. see Estee Lauder, Inc.**

Ms. C. Kay Whitehurst
Consumer Services Manager
**Clorox Company**
P.O. Box 24305
Oakland, CA 94623
(415) 271-7283

Consumer Affairs Department
**Club Med Sales, Inc.**
40 West 57th Street
New York, NY 10019
(212) 977-2100

Mr. Roger Nunley, Manager
Consumer Information Center
**Coca-Cola Company**
Drawer 1734
Atlanta, GA 30301
**1 (800) 438-2653** (toll free)

**Coldwell Banker**
**see Sears, Roebuck and Co.**

**Coleco Industries, Inc.**
80 Darling Drive
Avon, CT 06001
(203) 676-7000

Ms. Grace Richardson
Vice President, Consumer Affairs
**Colgate-Palmolive Company**
300 Park Avenue
New York, NY 10022
**1 (800) 221-4607**
(toll free-oral care products)
**1 (800) 338-8388**
(toll free-household products)

Mr. Tom Kelly
Senior Vice President, Operations
**Colonial Penn Group, Inc.**
11 Penn Center Plaza
1818 Market, 23rd Floor
Philadelphia, PA 19181
(215) 988-8000

**Columbia House**
A Division of CBS, Inc.
1211 Avenue of the Americas
New York, NY 10036
**1 (800) 457-0500**
(toll free—records and tapes)
**1 (800) 457-0866**
(toll free—videos)

Ms. Teresa C. Infantino
Executive Vice President
**Combe, Inc.**
1101 Westchester Avenue
White Plains, NY 10604
(914) 694-5454

**Combined Insurance Company of America**
**see Aon Corporation**

**Commerce Drug Division**
**see Del Laboratories, Inc.**

Mr. Richard Dowdall
Manager, Customer Support
**Commodore Business Machines, Inc.**
1200 Wilson Drive
West Chester, PA 19380
(215) 431-9100

Customer Relations Department
**Compaq Computer Corporation**
20555 State Highway 249
Houston, TX 77070
(713) 370-0412

**Conwood Company, L.P.**
813 Ridge Lake Boulevard
Memphis, TN 38119
(901) 761-2050

**Comprehensive Care Corporation**
18551 Von Karman Avenue
Irvine, CA 92715
(813) 888-5033 **(East coast)**
(714) 851-2273 **(West coast)**

Ms. Janet Venditti
Manager, Consumer Affairs
**Congoleum Corporation**
TOC
861 Sloan Avenue
Trenton, NJ 08619
(609) 584-3000

**Consumer Products Group**
**see Commodore Business Machines, Inc.**

Supervisors Department
**Contempo Casuals**
5433 West Jefferson Boulevard
Los Angeles, CA 90016
(213) 936-2131
**1 (800) 368-5923** (toll free)

Ms. Ann R. Yanulavich
Director, Customer Relations
**Continental Airlines, Inc.**
3663 North Belt East, Suite 500
Houston, TX 77032
(713) 834-5000

Ms. Barbi Rose 2CR
Manager, Consumer Affairs
**Continental Baking Company**
Checkerboard Square
St. Louis, MO 63164
(314) 982-4953

Ms. Barbara Cella
Manager, Customer Relations
**Continental Banks, N.A.**
231 LaSalle Street
Chicago, IL 60697
(312) 828-5795

Control Data Contact Center
**Control Data Corporation**
8100 34th Avenue South
Minneapolis, MN 55425
(612) 853-3400
**1 (800) 232-1985** (toll free)

Customer Service
**Converse, Inc.**
One Fordham Road
North Reading, MA 01864
**1 (800) 545-4323** (toll free)

**Conwood Company, L.P.**
813 Ridge Lake Blvd.
Memphis, TN 38119
(901) 761-2050

**Coppertone**
**see Plough, Inc.**

Ms. Wendy Atkins
Manager, Consumer Services
**Corning Glass Works**
1300 Hopeman Parkway
Waynesboro, VA 22980
(703) 942-3500

Ms. Connie J. Shelby
Director, Consumer Affairs
**Cosmair, Inc.**
P.O. Box 98
Westfield, NJ 07091
**1 (800) 631-7358** (toll free)

Ms. Kathy Doyle, Supervisor
Member and Consumer Relations
**Cotter & Company**
2740 North Clybourn Avenue
Chicago, IL 60614
(312) 975-2700

Service Department
**Craftmatic/Contour Organization, Inc.**
2500 Interplex Drive
Trevose, PA 19047
(215) 639-1310
**1 (800) 523-5383** (toll free)

Mr. George Turner
Assistant Vice President,
Operations
**Crown Books**
3300 75th Avenue
Landover, MD 20785
(301) 731-1200
**1 (800) 835-7300** (toll free)

Mr. Joseph Goldkopf
Director, Consumer Relations
**Cuisinarts, Inc.**
P.O. Box 2150
Greenwich, CT 06836
(203) 975-4600
**1 (800) 243-8540** (toll free)

Ms. Lisa A. Daniels
Special Assistant to the President
for Consumer Relations
**Culligan International Company**
One Culligan Parkway
Northbrook, IL 60062
(312) 498-2000

Mr. Marvin E. Eisenstadt, President
**Cumberland Packing Corporation**
Two Cumberland Street
Brooklyn, NY 11205
(718) 858-4200
**1 (800) 336-0363** (toll free in NY)
**1 (800) 231-1123**
(dietition/recipes-toll free outside NY)

Tony Saulino
Supervisor, Customer Service
**Current, Inc.**
P.O. Box 2559
Colorado Springs, CO 80901
**1 (800) 525-7170** (toll free)

Customer Care Department
**Curtis Mathes Corporation**
1450 Flatcreek Road
Athens, TX 75751
(214) 675-6886

## D

**d-Con**
**see Lehn & Fink Products Group**

Ms. Joan Calkins
Manager, Customer Service
**DHL Corporation**
1820 Gateway Drive, Suite 300
San Mateo, CA 944045
**1 (800) CALL-DHL** (toll free)

**Dairy Queen**
**see International Dairy Queen**

Ms. Barbara Beck
Director, Consumer Relations
**Dannon Company, Inc.**
1111 Westchester Avenue
White Plains, NY 10604
(914) 697-9700

Mr. David Christman, Manager
Customer Service Department
**Danskin**
P.O. Box M 16
York, PA 17405
(717) 846-4874
**1 (800) 87-DANSKIN** (toll free)

Ms. Evid Carlson, Manager
Central Consumer Relations
**Dayton Hudson Department Store Company**
Box 875
700 Nicollet Mall
Minneapolis, MN 55402
(612) 375-2252

**Dean Witter Financial Services Group**
**see Sears, Roebuck and Co.**

**Dearfoam**
**see R.G. Barry Corporation**

Ms. Julie Jason, Customer Service
**DeVry, Inc.**
2201 West Howard Street
Evanston, IL 60202
(312) 328-8100
**1 (800) 323-4253** (toll free)

Ms. Margaret Sanders
Consumer Relations Department
**Del Laboratories, Inc.**
565 Broad Hollow Road
Farmingdale, NY 11735
(516) 293-7070

Ms. Catherine Randle
Manager, Consumer Affairs
**Del Monte Corporation**
P.O. Box 3575
San Francisco, CA 94119
(415) 442-4804
**1 (800) 543-3090** (toll free)

Public Relations
**Delco Remy Division General Motors Corporation**
2401 Columbus Avenue
Mail Code 1-314
Anderson, IN 46018
(317) 646-3367

Mr. Ells Berry
General Manager,
Consumer Affairs
**Delta Air Lines**
Hartsfield Atlanta International Airport
Atlanta, GA 30320
(404) 765-2600

Ms. Barbara Smith
Product Service Manager
**Delta Faucets**
P.O. Box 40980
Indianapolis, IN 46280
(317) 848-1812

Guest Relations
**Denny's, Inc.**
16700 Valley View Avenue
La Mirada, CA 90637
(714) 739-8100

Mr. George Andrassy, Vice President
Research and Development
**Dep Corporation**
2101 East Via Arado
Rancho Dominguez, CA 90220
(213) 604-0777
**1 (800) 367-2855** (toll free)

Coordinator, Consumer Relations
**The Dial Corporation**
Greyhound Tower
Station 225
Phoenix, AZ 85077
(602) 248-2800
**1 (800) 528-0849** (toll free)

Director
Customer Relations
**Diet Center, Inc.**
220 South 2nd Street West
Rexburg, ID 83440
(208) 356-9381
**1 (800) 342-5324** (toll free)

Customer Assistance Department
**Digital Equipment Corporation**
40 Old Bolton Road
Stow, MA 01777-1215
(508) 493-7161
**1 (800) 332-4636** (toll free)

Ms. Betsy Seeley
Vice President, Customer Service
**Diners Club International**
183 Inverness Drive West
Englewood, CO 80112
(303) 790-2433
**1 (800) 525-9135** (toll free)

**Discover Credit Card**
**see Sears, Roebuck and Co.**

Ms. Helen Robinson,
Manager, Consumer Response
**Dole Packaged Foods**
ATTN: Consumer Response Department
50 California Street, 19th Floor
San Francisco, CA 94111
**1 (800) 232-8888** (toll free in CA)
**1 (800) 232-8800** (toll free outside CA)

Mr. Paul D. Black, President
Operations
**Domino's Pizza, Inc.**
P.O. Box 997
Ann Arbor, MI 48106
(313) 668-4000

Mr. Robert J. Posch, Jr.
Secretary & Counsel
**Doubleday Book & Music Clubs, Inc.**
501 Franklin Avenue
Garden City, NY 11530
(516) 873-4628

**Douvier Ice Cream Makers**
**see Nikkal Industries**

Ms. Sharon Clark
Manager, Consumer Affairs
**DowBrands**
P.O. Box 68511
Indianapolis, IN 46268
**1 (800) 428-4795** (toll free)

Mr. Jim Ball, Vice President
Corporate Communications
**Dr. Pepper/Seven-Up Company, Inc.**
8144 Walnut Hill Lane
Dallas, TX 75231-8144
(214) 360-7000

Ms. Jane Lagusch
Secretary to the President
**Drug Emporium, Inc.**
7760 Olentangy River Road, Suite 207
Worthington, OH 43235
(614) 888-6876

Mr. Joseph McKee
Product Manager
**Dulcolax**
Boehringer Ingelheim
90 East Ridge
P.O. Box 368
Ridgefield, CT 06877
(203) 798-9988

Mr. Robert M. Rosenberg
Chairman of the Board
**Dunkin Donuts of America**
P.O. Box 317
Randolph, MA 02368
(617) 961-4000

Mr. Thomas M. Johnson
Manager, Consumer Affairs
**Dunlop Tire Corporation**
P.O. Box 1109
Buffalo, NY 14240
(716) 879-8258

Consumer Affairs Department
**Durkee-French Foods**
1655 Valley Road
P.O. Box 942
Wayne, NJ 07474-0942
(201) 633-6800

## E

Product Information Center
**E.I. duPont de Nemours & Co.**
1007 Market Street
Wilmington, DE 19898
**1 (800) 441-7515** (toll free)

Consumer Affairs
**Eastern Airlines**
P.O. Box 787
Miami International Airport
Miami, FL 33148
(305) 873-3450

Mr. John Vaeth
**Eastman Kodak Company**
343 State Street
Rochester, NY 14650-0811
**1 (800) 242-2424** (toll free)

Ms. Nancy J. Avino
Customer Service Representative
**Eckerd Drug Company**
8333 Bryan Dairy Rd.
P.O. Box 4689
Clearwater, FL 33518
(813) 397-7461

Customer Service
**Eddie Bauer**
1330 5th Ave. & Union St.
Seattle, WA 98101
(206) 622-2766

Customer Service
**Edmund Scientific Company**
101 East Gloucester Pike
Barrington, NJ 08007
(609) 573-6260

**Electrolux Corporation**
2300 Windy Ridge Parkway
Suite 900
Mariatta, GA 30067
(404) 933-1000
**1 (800) 892-5678** (toll free)

Consumer Technical Services
**Eli Lilly & Company**
Lilly Corporate Center
Indianapolis, IN 46285
(317) 276-2339 (product information)
(for medical information contact your physician)

Customer Service Department
**Emery Worldwide**
Old Danbury Road
Wilton, CT 06897
(203) 762-8601

Ms. Martha S. Yocum
Director of Consumer Affairs
**Encore Travel**
4501 Forbes Boulevard
Lanham, MD 20706
(301) 459-8020

Mr. Norman Braun
Vice President, Public Relations
**Encyclopaedia Britannica, Inc.**
310 South Michigan Avenue
Chicago, IL 60604
(312) 347-7230

Ms. Carolann V. Mathews
Vice President, Customer Relations
**Equitable Life Assurance Society**
787 Seventh Avenue
New York, NY 10019
(212) 554-1234 (collect calls accepted)

Ms. Millie Roberson
Director, Consumer Relations
**Ernest & Julio Gallo Winery**
P.O. Box 1130
Modesto, CA 95353
(209) 579-3111

Customer Service Department
**Esprit de Corp**
900 Minnesota Street
San Francisco, CA 94107
(415) 648-6900

Ms. Theresa Sullivan
Vice President, Consumer Relations
**Estee Lauder, Inc.**
767 Fifth Avenue
New York, NY 10153
(212) 572-4455

Ms. Carol Archer
Supervisor, Consumer Affairs
**Ethan Allen, Inc.**
Ethan Allen Drive
Danbury, CT 06811
(203) 743-8553

Mr. Rick Gremer
Consumer Relations Manager
**THE EUREKA COMPANY**
1201 East Bell Street
Bloomington, IL 61701
(309) 828-5735
**1 (800) 282-2886** (toll free)

Mr. W.D. Dermott, Manager
Consumer and Regulatory Affairs
**Exxon Company U.S.A.**
P.O. Box 2180, Room 2425
Houston, TX 77252-2180
(713) 656-3151

## F

Mr. Lawrence Kane
Executive Editor
**Family Circle Magazine**
110 Fifth Avenue
New York, NY 10011
(212) 463-1875

Ms. Judy Woolfolk, Home Economist
**Faultless Starch/Bon Ami Company**
1025 West Eighth Street
Kansas City, MO 64101
(816) 842-1230

**Fayva Shoe Stores**
**see Morse Shoe Company**

Mr. John R. West
Manager/Assistant CEO
Quality Improvement
**Federal Express Corporation**
P.O. Box 727, Department 2131
Memphis, TN 38194
(901) 395-3846
**1 (800) 238-5355** (toll free)

Ms. Patricia Ikeda, Director
Community & Media Relations
**Federated Department Stores**
7 West Seventh Street
Cincinnati, OH 45202
(513) 579-7000

Mr. Patrick J. Swanick
Vice-President
Customer Services
Customer Service Center
**Fidelity Bank, N.A.**
100 Constitution Drive
Upper Darby, PA 19082
(215) 734-5090

Ms. Cathy Sharkey
Manager, Consumer Relations
**Fieldcrest Cannon, Inc.**
60 West 40th Street
New York, NY 10018
(212) 536-1284
**1 (800) 841-3336**
(toll free-Fieldcrest Stores)
**1 (800) 237-3209**
(toll free-Cannon Stores)

Ms. Mary Luethmers
Customer Relations Manager
**Fingerhut Corporation**
11 McLeland Road
St. Cloud, MN 56395
(612) 252-3181
**1 (800) 328-7082** (toll free)

Consumer Affairs
**Firestone Tire & Rubber Co.**
205 North Michigan Ave., Suite. 3800
Chicago, IL 60601-5965
**1 (800) 274-1344** (toll free)

Consumer Affairs Department
**First Interstate Bank of California**
1055 Wilshire Blvd., B 9-70
Los Angeles, CA 90017
(213) 580-6612
**1 (800) 626-3400** (toll free)

Ms. Susan Barlow Alcron, Director
Consumer, Government, and Media Center
**First National Supermarkets, Inc.**
17000 Rockside Road
Cleveland, OH 44137
(216) 587-7100

Mr. Michael Cisneros
Consumer Affairs Officer
**First Nationwide Bank**
700 Market Street
San Francisco, CA 94102
**1 (800) 237-0756** (toll free)

Customer Service
**First Union Bank**
P.O. Box 2870
Jacksonville, FL 32231
(904) 361-2265
**1 (800) 433-4195** (toll free in FL)
**1 (800) 826-5078** (toll free outside FL)

**Fisher**
**see SFS Corporation**

Mr. Thomas Miller
Manager, Consumer Affairs
**Fisher Price**
Consumer Affairs
636 Girard Avenue
East Aurora, NY 14052
(716) 652-8402

Ms. A. H. Player
Consumer Affairs Manager
**Florida Power and Light Co.**
P.O. Box 029100
Miami, FL 33102-9100
(305) 552-3552
**1 (800) 432-6563** (toll free in FL)

Ms. Hazel Hunter
Supervisor, Customer Relations
**Florists Transworld Delivery Association (FTD)**
29200 Northwestern Highway
P.O. Box 2227
Southfield, MI 48037
(313) 355-9300

**Florsheim Shoe Company**
130 South Canal Street
Chicago, IL 60606
(312) 559-2500

Ms. Marta Jones
Manager, Communications
**Flowers Industries, Inc.**
P.O. Box 1338
Thomasville, GA 31799
(912) 226-9110

Mr. Leonard H. Yablon
Executive Vice President
**Forbes, Inc.**
60 Fifth Avenue
New York, NY 10011
(212) 620-2248

Customer Service
**Foster & Gallagher, Inc.**
6523 North Galena Road
Peoria, IL 61632
(309) 691-4610
(Monday-Friday, 8:30 a.m.-5:00 p.m.)
(309) 691-3633
(Monday-Friday, after 5:15 p.m.)

Marketing and Customer Service
**Fotomat Corporation**
205 9th Street, North
St. Petersburg, FL 33701
(813) 823-2027

Ms. Susan Keinath, President
**Franklin Mint**
U.S. Route One
Franklin Center, PA 19091
(215) 459-6000
**1 (800) 523-7522** (toll free)

**Franks Nursery and Crafts**
**see General Host Corporation**

Customer Service Department
**Freeman Shoes**
Men's Division
1 Freeman Lane
Beloit, WI 53511
**1 (800) 356-5400** (toll free)

Customer Service Department
**French Shriner Shoes**
1 Freeman Lane
Beloit, WI 53511
(608) 364-1200

Customer Relations
**Fretter Appliance Company**
14985 Telegraph Rd
Redford, MI 48239
(313) 537-3701
**1 (800) 323-0439** (toll free in MI)
**1 (800) 932-3434** (toll free outside MI)

**Frigidaire Appliances**
**see White Consolidated Industries**

**Frontier Airlines**
**see Continental Airlines**

Ms. Janet Rosati
Director, Consumer Services
**Fruit of the Loom, Inc.**
One Fruit of the Loom Drive
Bowling Green, KY 42102
(502) 781-6400

Mr. Fred Beck
Regional Manager, Service Department
**Fuji Photo Film U.S.A., Inc.**
800 Central Boulevard
Carlstadt, NJ 07072
**1 (800) 526-9030** (toll free)

**Fuller Brush Company**
**Sara Lee Corporation**
5635 Hanes Mill Road
Winston-Salem, NC 27105
(919) 744-7411

## G

Mr. Murray Cutbush, President
**G. Heileman Brewing Company**
100 Harborview Plaza
La Crosse, WI 54601
(608) 785-1000

**GTE Corporation**
One Stamford Forum
Stamford, CT 06904
(203) 965-2000

Ms. Sheila Gibbons
Manager, Public Affairs
**Gannett Co., Inc.**
P.O. Box 7858
Washington, D.C. 20044
(703) 284-6048

**General Electric Company**
For information on GE Consumer Products and Services, call:
GE ANSWER CENTER® service
**1 (800) 626-2000** (toll free)

Mr. Don Mayer
Manager of Consumer Response
**General Foods Corporation**
250 North Street
White Plains, NY 10625
**1 (800) 431-1001** (toll free—desserts)
**1 (800) 431-1002** (toll free—beverages)
**1 (800) 431-1003**
(toll free—main meals and beverages)
**1 (800) 431-1004** (toll free—Maxwell House and Bird's Eye)

**General Host Corporation**
P.O. Box 10045
Stamford, CT 06904
(203) 357-9900

Ms. Sandy Weisenburger
Supervisor, Consumer Services
**General Mills, Inc.**
P.O. Box 1113
Minneapolis, MN 55440
(612) 540-4295
**1 (800) 328-6787**
(toll free—bakery products)
**1 (800) 231-0308** (toll free—cereals)

Customer Relations Department
**General Motors Acceptance Corporation (GMAC)**
3044 West Grand Boulevard, Room AX348
Detroit, MI 48202
(313) 556-0510

Customer Service
**General Tire Inc.**
One General Street
Akron, OH 44329
**1 (800) 426-4889** (toll free in OH)
**1 (800) 847-3349** (toll free outside OH)

Ms. Lorie Thies
Manager, Customer Service
**Generra**
278 Broad Street
Seattle, WA 98121
(206) 728-6888

Sales Department
**Genesee Brewing Company, Inc.**
445 St. Paul Street
Rochester, NY 14605
(716) 546-1030

Mr. Allen Krejci, Director
Public Relations
**George A. Hormel and Company**
501 16th Avenue N.E.
Austin, MN 55912
(507) 437-5611

Ms. Janet Folk
Public Relations Manager
**Georgia-Pacific Corp.**
133 Peachtree Street, N.E.
Atlanta, GA 30303
(404) 521-4708
**1 (800) 447-2882** (toll free)

Mr. L. James Lothjoy, Director
Corporate Communications
**Gerber Products Company**
445 State Street
Fremont, MI 49412
(616) 928-2000
**1 (800) 4-GERBER** (toll free)

Ms. Odonna Mathews
Vice President for Consumer Affairs
**Giant Food, Inc.**
P.O. Box 1804, Department 597
Washington DC 20013
(301) 341-4365
**(301) 341-4327 (TDD)**

**Gibbons Greenvan**
**see Budget Rent-A-Car Corporation**

**Gibson Appliances**
**see White Consolidated Industries**

Mr. Robert Stoyle
Director, Consumer Affairs
**Gillette Company**
Prudential Tower Building, 24th Floor
Boston, MA 02199
(617) 421-7000

**Glenbrook Laboratories**
**see Sterling Drug Inc.**

Mr. James Sainsbury
Manager-Product Regulation
**The Glidden Company**
925 Euclid Avenue
Cleveland, OH 44115
(216) 344-8000

Mr. Duane E. Poole
Director, Public Relations
**GM Service Parts Operations**
6060 West Bristol Road
Flint, MI 48456
(313) 635-5412

Mr. M.F. Smithson
Director, Consumer Relations
**Goodyear Tire & Rubber Co.**
1144 East Market Street
Akron, OH 44316
(216) 796-4940
**1 (800) 321-2136** (toll free)

Mr. Ray A. Gipson, Vice President
Corporate Administration
**Gordon Jewelry**
820 Fannin Street
Houston, TX 77002
(713) 222-8080

Consumer Hotline
**Green Sweep Fertilizer**
800 North Lindbergh
St. Louis, MO 63167
**1 (800) 225-2883** (toll free)

Mr. Ramon Placencia
Manager, Customer Relations
**Greyhound Lines, Inc.**
901 Main Street, Suite 2500
Dallas, Texas 75202
(214) 744-6509

**The Guinness Import Company**
Six Landmark Square
Stamford, CT 06901
(203) 323-3311

## H

Mr. Marti Johnson
Director of Customer Relations
**H&R Block, Inc.**
4410 Main Street
Kansas City, MO 64111
(816) 753-6900

Ms. Donna Elliot
Manager, Consumer Relations
**Heinz U.S.A.**
P.O. Box 57
Pittsburgh, PA 15230
(412) 237-5740

**HVR Company**
**see Clorox Company**

Mr. Don Freberg
Manager of Consumer Affairs
**Hallmark Cards, Inc.**
P.O. Box 419580
Kansas City, MO 64141
(816) 274-5697

**Halston**
**see Revlon**

**Hanes DSD**
Sara Lee Personal Products
**Sara Lee Corporation**
5660 University Parkway
Winston-Salem, NC 27105
(919) 744-3171

Mr. Ed Thompson
Director, Consumer Service
**Hanover House Industries**
340 Poplar Street
Hanover, PA 17333
(717) 637-6000

**Hardwick**
**see Maycor**

Mr. Jim Round
Vice President, Advertising
**Hartmarx Corporation**
101 North Wacker Drive, 20th Floor
Chicago, IL 60606
(312) 372-6300

Ms. Betty Leonard
Consumer Relations Manager
**Hartz Mountain Corporation**
700 South Fourth Street
Harrison, NJ 07029
(201) 481-4800
(collect calls accepted)

Ms. Bonnie Fisher
Supervisor, Consumer Service
**Hasbro, Inc.**
1027 Newport Avenue
Pawtucket, RI 02861
(401) 431-8097
**1 (800) 237-0063** (toll free)

**Hathaway Shirts**
**see Warnaco Men's Apparel**

Mr. Jerry Van Vleet
Director, Customer Service
**Heath Company**
Benton Harbor, MI 49022
(616) 982-3524

Ms. Beverly Strom, Manager
Consumer Affairs Department
Consumer Products Division
**Helene Curtis Industries**
325 North Wells Street
Chicago, IL 60610
(312) 661-0222

Ms. Natalie D. Bailey
Manager, Consumer Relations
**Hershey Foods Corporation**
P.O. Box 815
Hershey, PA 17033
**1 (800) 468-1714** (toll free)

Ms. Teri Klemm, Manager
Executive Customer Relations
**Hertz Corporation**
225 Brae Boulevard
Parkridge, NJ 07656
(201) 307-2000
**1 (800) 654-3131** (toll free for reservations)

Ms. Doria Taylor
Director, Guest Relations
**Hilton Hotels Corporation**
9336 Civic Center Drive
Beverly Hills, CA 90209
(213) 278-4321

Ms. Lesley Berkovitz
Vice President, Human Resources
**Hit or Miss**
100 Campanelli Parkway
Stoughton, MA 02072
(617) 344-0800

Mr. Ned Cardenas, Manager
Advertising and Sales Promotion
**Hitachi, Ltd.**
Hitachi Sales Corporation of America
401 West Artesia Boulevard
Compton, CA 90220
(213) 537-8383
**1 (800) 262-1502** (toll free)

Mr. Bill Bellican
Director
**Holiday Inns**
3796 Lamar Avenue
Memphis, TN 38195
(901) 362-4827
**1 (800) 621-0555** (toll free)

Ms. Nancy C. Canter, C.H.E.
Director of Consumer Affairs
**Holly Farms Foods, Inc.**
P.O. Box 88
Wilkesboro, NC 28697
(919) 838-2171
**1 (800) 33-CHICK**

Ms. Karen McKeever
National Marketing
and Promotions Manager
**Home Owners Warranty Corporation (HOW)**
2000 L Street, N.W.
Washington, DC 20036
(202) 463-4600
**1 (800) 222-3380** (toll free in PA)
**1 (800) CALL-HOW**
(toll free outside PA and DC)

**Home Shopping Network**
P.O. Box 9090
Clearwater, FL 34618-9090
**1 (800) 284-0469** (toll free)

Mr. Ray Gwin
Manager, Consumer Affairs
**Residential Division**
**Honeywell, Inc.**
1885 Douglas Drive
Golden Valley, MN 55422
(612) 542-7354
**1 (800) 328-8194** (toll free)

Mr. Larry Calder
Director of Consumer Affairs
**Hoover Company**
101 East Maple
North Canton, OH 44720
(216) 499-9200, ext. 2294

Customer Service Division
**The Horchow Collection**
13800 Diplomat Drive
Dallas, TX 75234
(214) 484-6600

**Hormel**
**see George A. Hormel and Co.**

**Hostess**
**see Continental Baking Co.**

Mrs. Joyce Bryant
Vice President, Consumer Affairs
**Household International**
2700 Sanders Road
Prospect Heights, IL 60070
(312) 564-5000

Ms. Sue Politica
National Manager, Guest Services
**Howard Johnson Franchise Systems, Inc.**
710 Route 46 East
Fairfield, NJ 07007
(201) 882-1880

Ms. Dala Via, Consumer Relations
**Huffy Corporation**
7701 Byers Road
Miamisburg, OH 45342
(513) 866-6251

Customer Relations
**Humana Inc.**
P.O. Box 1438
Louisville, KY 40201
(502) 580-1200

Ms. Dixie McClelland
Manager, Consumer Affairs
**Hyatt Hotels & Resorts**
3424 North 90th Street
Omaha, NE 68134
**1 (800) 228-3336** (toll free)

## I

Mr. John F Akers
Chairman of the Board
**IBM Corporation**
Old Orchard Road
Armonk, NY 10504
(914) 765-5546

Manager, Consumer Affairs
**Illinois Bell**
225 West Randolph Street, Room 10D
Chicago, IL 60606
(312) 727-3386
**1 (800) 872-8002** (toll free)

Mr. Paul Petrotta
Director for Community Affairs
**Indiana Bell**
220 North Meridian Street, Room 1925
Indianapolis, IN 46204
(317) 265-5628
**1 (800) 562-2612** (toll free)

Mr. Thomas J. Corcoran
President and CEO
**Integra**
4441 West Airport Freeway
Irving, TX 75062
(214) 258-8500

Communications Department
**International Dairy Queen, Inc.**
5701 Green Valley Drive
Minneapolis, MN 55435
(612) 830-0200

## J

**J.C. Penney Company, Inc.**
Four Echelon Plaza
Voorhees, NJ 08043
(609) 772-3000

Mr. James Bennett
Customer Relations Manager
**JVC Company of America**
41 Slater Drive
Elmwood Park, NJ 07407
(201) 794-3900

Mr. Murray Taylor
Manager, Customer Service
**Jackson & Perkins Nursery Stock**
2518 South Pacific Highway
Medford, OR 97501
(503) 776-2400

Ms. Eileen Guernsey
Manager of Consumer Affairs
**James River Corporation**
**Dixie Products**
P.O. Box 6000
Norwalk, CT 06856
(203) 854-2469

Ms. Rita Topp
Manager of Consumer Affairs
**James River Corporation**
**Towel and Tissue Products**
P.O. Box 6000
Norwalk, CT 06856
**1 (800) 243-5384** (toll free)

Customer Service
**James River Traders**
5000 City Lane Road
Hampton, VA 23661
(804) 827-6000

**Jenn-Air Company**
**see Maycor**

**Jhirmack**
**see Playtex Family Products Group**

Ms. Barbara Stern
Customer Service Manager
**Jockey International, Inc.**
2300 60th Street
Kenosha, WI 53140
(414) 658-8111

**John Deere Company**
John Deere Road
Moline, IL 61265
(309) 765-8000

Ms. Sandra L. Willett
Second Vice President, Consumer Affairs
**John Hancock Financial Services**
P.O. Box 111
Boston, MA 02117
(617) 572-6272

**Johnny Appleseed's, Inc.**
30 Tozer Rd.
Beverly, MA 01915
**1 (800) 225-5051** (toll free)

Ms. Jane Yates, Vice President
Consumer Affairs and Public Relations
**Johnson & Johnson Consumer Products, Inc.**
Information Center
199 Grandview Road
Skillman, NJ 08558
**1 (800) 526-2433** (toll free)

**Personal Products Company**
**Johnson & Johnson**
Van Liew Avenue
Milltown, NJ 08850
**1 (800) 631-5294** (toll free)

Complaint Department
**Johnson Publishing Company, Inc.**
820 South Michigan Avenue
Chicago, IL 60605
(written complaints only)

Mr. Jerry Taylor, Vice President
Advertising and Marketing
**Jordache Enterprises, Inc.**
498 7th Avenue
New York, NY 10018
(212) 279-7343
**1 (800) 442-7056** (toll free in NY)
**1 (800) 221-4448** (toll free outside NY)

## K

Mr. Robert J. Clark
Manager, Customer Service
**K mart Corporation**
3100 West Big Beaver Road
Troy, MI 48084
(313) 643-1643
**1 (800) 63-KMART**

Ms. Annette Watkins-Habeski
Manager, Consumer Relations
Fieldcrest Cannon Carpet Division
**Karastan/Bigelow**
725 North Regional Rd.
Greensboro, NC 27409
(919) 665-4000
**1 (800) 334-1181 (toll free)**

Consumer Services
**Kawasaki Motor Corporation, U.S.A.**
P.O. Box 25252
Santa Ana, CA 92799
(714) 770-0400

Ms. Sarah Maness
Consumer Relations Manager
**Kayser-Roth Hosiery, Inc.**
612 South Main St.
Burlington, NC 27220
(919) 852-6300

Ms. Judy Peters
Supervisor, Customer Relations
**Keebler Company, Inc.**
One Hollow Tree Lane
Elmhurst, IL 60126
(312) 833-2900

Mr. Ronald E. Brown
Manager, Consumer Affairs
**Kellogg Company**
P.O. Box CAMB
Battle Creek, MI 49016
(616) 961-2277

**Kelvinator Appliance Company**
**see White Consolidated Industries**

Mr. Don Diehl
Manager, Product Service
**The Kelly Springfield Tire Company**
Willowbrook Road
Cumberland, MD 21502
(301) 777-6000

Ms. Dee Atkinson
Consumer Relations Manager
**Kemper Group**
Corporate Relations F-3
Long Grove, IL 60049
(312) 540-2122
**1 (800) 833-0355** (toll free)

Consumer Affairs
**Kenner Products**
1014 Vine Street
Cincinnati, OH 45202
(513) 579-4041
**1 (800) 347-4613** (toll free)

Ms. Cindy Van Grinsven
Director, Consumer Services
**Kimberly-Clark Corporation**
P.O. Box 2020
Neenah, WI 54956
(414) 721-5604
**1 (800) 544-1847** (toll free)

**Kingsford Products Company**
**see Clorox Company**

**Kodiak Smokeless Tobacco**
**see Conwood Co., L.P.**

Mr. Paul Scholten
Manager, **Service for Engines**
**Kohler Company**
Kohler, WI 53044
(414) 457-4441

Mr. Allen Wilson
Manager, **Services for Generators**
**Kohler Company**
Kohler, WI 53044
(414) 457-4441

Mr. Mark Grunow
Manager, Consumer Affairs
**Plumbing Products**
**Kohler Company**
Kohler, WI 53044
(414) 457-4441

ATTN: Consumer Service Department
**Kraft, Inc.**
Kraftcourt
Glenview, IL 60025
**1 (800) 323-0768** (toll free)

Ms. Judy Ball
Customer Relations Manager
**Kroger Company**
1014 Vine Street
Cincinnati, OH 45201
(513) 762-1532
**1 (800) 632-6900**
(toll free - product information)

Mr. Rody Davenport, IV
Vice President Operations
**Krystal Company**
One Union Square
Chattanooga, TN 37402
(615) 757-1550

## L

Mr. Stephen L. Markos
Manager of Consumer Services
**La-Z-Boy Chair Company**
1284 North Telegraph Road
Monroe, MI 48161
(313) 242-1444

Ms. Arlene Stansfield
Director, Consumer Affairs
**Land O'Lakes, Inc.**
P.O. Box 116
Minneapolis, MN 55440
**1 (800) 328-4155** (toll free)

Customer Service
**Land's End**
One Land's End Lane
Dodgeville, WI 53595
**1 (800) 356-4444** (toll free)

Mr. Donald Tucker
Manager, Customer Service
**Lane Furniture**
East Franklin Avenue
P.O. Box 151
Altavista, VA 24517
(804) 369-5641

Mr. John Gray
Director, Customer Services
**Lechmere**
275 Wildwood
Woburn, MA 01801
(617) 935-8320

Ms. Christine Anderson
Customer Service
**Lee Company**
9001 West 67th Street
Marriam, KS 66202
(913) 384-4000

**L'Eggs Products, Inc.**
P.O. Box 450
Winston-Salem, NC 27102
(914) 744-3131

Consumer Relations
**Lehn & Fink Products Group**
225 Summit Avenue
Montvale, NJ 07645
(201) 573-5700

Customer Service
**Leichtung, Inc.**
4944 Commerce Parkway
Cleveland, OH 44128
(216) 831-7645
**1 (800) 654-7817** (toll free)

Customer Service
**Leichtung, Inc./D.R.I.**
P.O. Box 28114
Warrensville, OH 44128
**1 (800) 237-5907** (toll free)

**Lennox Industries**
P.O. Box 809000
Dallas, TX 75380-9000
(214) 980-6000

Consumer Service Manager
**Lever Brothers Corporation**
390 Park Avenue
New York, NY 10022
**1 (800) 451-6679** (toll free)

Ms. Carol Yenne
Manager, Consumer Services
**Levi Strauss & Co.**
1155 Battery Street
San Francisco, CA 94111
**1 (800) 227-5600** (toll free)

Ms. Eleanor Eckardt
Vice President, Consumer Relations
**Levitz Furniture Corporation**
611 Broken Sound Parkway, N.W.
Boca Raton, FL 33487-2799
**1 (800) 523-2572** (toll free in FL)
**1 (800) 631-4601** (toll free outside FL)

Customer Service
**Levolor Corporation**
7614 Business Park Drive
Greensboro, NC 27409
**1 (800) LEVOLOR** (toll free)

Ms. Jeannine Collins, Supervisor
Consumer Service Department
**Lewis Galoob Toys, Inc.**
500 Forbes Boulevard
San Francisco, CA 94080
(415) 952-1678
**1 (800) 4-GALOOS** (toll free outside CA)

Mr. Edward T. Frackiewicz
Manager of Consumer Affairs
**Liberty Mutual Insurance Group**
175 Berkeley Street
Boston, MA 02117
(617) 357-9500
**1 (800) 225-2390** (toll free)

Customer Service
**Life Fitness Products**
10601 West Belmont
Franklin Park, IL 60131
**1 (800) 351-3737** (toll free)

Customer Service
**Lillian Vernon Corporation**
510 South Fulton Avenue
Mount Vernon, NY 10550
(914) 633-6400

Mr. Alfred Dietzel, Vice President
Financial and Public Relations
**The Limited, Inc.**
Two Limited Parkway
P.O. Box 16000
Columbus, OH 43216
(614) 479-7000

Customer Service
**L.L. Bean, Inc.**
Casco Street
Freeport, ME 04033
**(207) 865-9407 (TDD)**
**1 (800) 341-4341** (toll free)

**Lone Star Brewing Company**
**see G. Heileman Brewing Company**

**Long John Silver's**
101 Jerrico Drive
P.O. Box 11988
Lexington, KY 40579
(606) 263-6000

**L'Oreal**
**see Cosmair, Inc.**

Customer Relations
**Lorillard, Inc.**
666 Fifth Avenue
New York, NY 10103
(212) 841-1000

Public Relations Department
**Los Angeles Times**
Times Mirror Square
Los Angeles, CA 90053
(213) 237-5000

Ms. Judy Decker
Communications Coordinator
**Lucky Stores, Inc.**
P.O. Box BB
Dublin, CA 94568
(415) 833-6000

## M

Consumer Affairs Department
**M&M/Mars, Inc.**
High Street
Hackettstown, NJ 07840
(201) 852-1000

Ms. Marie A. Lentz
Director, Customer Services
**MAACO Enterprises, Inc.**
381 Brooks Road
King of Prussia, PA 19406
**1 (800) 523-1180** (toll free outside PA)

Public Information
**MCA, Inc.**
100 Universal City Plaza
Universal City, CA 91608
(818) 777-1000

**MTV Networks, Inc.**
**see Viacom International, Inc.**

Vice President
Customer Service
**R.H. Macy & Co., Inc.**
151 West 34th Street
New York, NY 10001
(212) 695-4400

**Magic Chef**
**see Maycor**

**Magnavox**
**see Philips Company Corporation**

Mr. Ross DeMaris
Consumer Relations Manager
**Mannington Resilient Floors, Inc.**
P.O. Box 30
Salem, NJ 08079
(609) 935-3000
**1 (800) 356-6787** (toll free)

Ms. Jane Brady
**Manufacturers Hanover Trust Company**
270 Park Avenue
New York, NY 10017
(212) 286-7370

Professional Services Department
**Manor Care Healthcare**
10770 Columbia Pike
Silver Spring, MD 20901
(301) 681-9400
**1 (800) 637-1400** (toll free outside MD)

**Manville Corporation**
P.O. Box 5108
Denver, CO 80217
(303) 978-2000
**1 (800) 654-3130**
(toll free—product information)

Corporate Customer Relations
**Marine Midland Bank, N.A.**
One Marine Midland Center
Buffalo, NY 14203
(716) 843-5535

Mr. William Guinty
Manager, Regulatory Affairs
**Marion Labs**
Consumer Products Division
Marion Park Drive
Kansas City, MO 64134
(816) 966-5000

Consumer Affairs
**Marriott Corporation**
One Marriott Drive
Washington, DC 20058
(301) 294-3601

Ms. Norma Vinick
Director of Consumer Relations
**Massachusetts Mutual Life Insurance Company**
1295 State Street
Springfield, MA 01111
(413) 788-8411

**MasterCard International (contact issuing bank)**

Mr. Joseph Dillon, President
**Matsushita Servicing Company**
50 Meadowlands Parkway
Secaucus, NJ 07094
(201) 348-7000

Ms. Tammy Longworth
Director, Consumer Affairs
**Mattel Toys, Inc.**
5150 Rosecrans
Hawthorne, CA 90250
(213) 978-6127
**1 (800) 421-2887** (toll free outside CA)

**Max Factor see Revlon**

Consumer Affairs
**Maxicare Health Plans, Inc.**
5200 West Century Boulevard
Los Angeles, CA 90045
(213) 568-9000 (after 12 noon EST)

**Maxwell House see General Foods**

Mr. James F. Harner, Senior Vice President
Customer Service and Operations
**May Department Stores Co.**
611 Olive Street
St. Louis, MO 63101
(314) 342-4336

**Maybelline see Plough, Inc.**

**Maycor Appliance, Parts, and Service Company**
240 Edwards Street, S.E.
Cleveland, TN 37311
(615) 472-3333

Customer Service Department
**Mayflower Corporation**
P.O. Box 107 B
Indianapolis, IN 46206
(317) 875-1000
**1 (800) 428-1200** (toll free)

**Maytag see Maycor**

Ms. Mary Randisi
Director, Consumer Affairs
**McCormick & Company, Inc.**
211 Schilling Circle
Hunt Valley, MD 21031
(301) 527-6273

Mr. Marc Hettinger
Director of Personnel Administration
**McCrory Stores, Inc.**
2955 East Market Street
York, PA 17402
(717) 757-8181

Ms. Beth Petersohn
Supervisor, Customer Relations
**McDonald's Corporation**
McDonald's Plaza
Oak Brook, IL 60521
(312) 575-6198

Mr. Tom Mershon, Customer Service
**McGraw-Hill**
Princeton Road
Hightstown, NJ 08520
(609) 426-7600
**1 (800) 262-4729** (toll free)

Consumer Services
**McKee Baking Company**
P.O. Box 750
Collegedale, TN 37315
(615) 238-7111

Vice President Marketing
**McKesson Water Division**
4500 York Boulevard
Los Angeles, CA 90041
(213) 259-2000

Consumer Affairs
**McNeil Consumer Products Company**
Johnson & Johnson
Camp Hill Road
Fort Washington, PA 19034
(215) 233-7000

Mr. James Linen
Executive Vice President
**Media General, Inc.**
333 East Grace Street
Richmond, VA 23219
(804) 649-6000

Mr. Richard Hooker
Customer Service Representative
**Meineke Discount Muffler**
128 South Tryon Street, Suite 900
Charlotte, NC 28202
(704) 377-8855

Customer Service Department
**Melitta, Inc.**
1401 Berlin Road
Cherry Hill, NJ 08003
(609) 428-7202
**1 (800) 451-1694** (toll free)

Ms. Sandra J. McLaughlin
Senior Vice President
Corporate Affairs Group
**Mellon Bank Corporation**
One Mellon Center, Room 570
Pittsburgh, PA 15258
(412) 234-4003

Mr. Otto Schmitt
Head of Consumer Relations
**Mem Company, Inc.**
Union Street
Northvale, NJ 07647
(201) 767-0100

Ms. Mary Ann Molnar
Consumer Relations Administrator
**Mennen Company**
Morristown, NJ 07960
(201) 631-9000 (collect calls accepted)

Mr. Jim Dickson, Product Manager
**Mentholatum Company**
1360 Niagara Street
Buffalo, NY 14213
(716) 882-7660

Director, Customer Relations
**Mercury Marine**
P.O. Box 1939
Fond Du Lac, WI 54936-1939
(414) 929-5000

Mr. Dave Smith
Manager, Customer Service
**Merillat**
5353 West U.S. 223
Adrian, MI 49221
(517) 263-0771

Customer Service
**Merrill Lynch, Pierce, Fenner & Smith, Inc.**
165 Broadway
New York, NY 10080
(212) 637-1212

Ms. Colleen Dahle-Hong
Consumer Affairs Associate
**Mervyn's**
25001 Industrial Boulevard
Hayward, CA 94545
(415) 786-8337

Mr. Bruce C. Hemer
Director, Consumer Affairs
**Metropolitan Life and Affiliated Companies**
One Madison Avenue
Area 12
New York, NY 10010-3690
(212) 578-2544

Mr. Martin J. Wertheim, Manager
Corporate Consumer Relations
**Michelin Tire Corporation**
One Parkway South
Greenville, SC 29615
(803) 458-5000

Ms. Carol Arold, Division Manager
Community Relations
**Michigan Bell Telephone Co.**
1365 Cass Avenue, Room 1800
Detroit, MI 48226
(313) 223-7224
**1 (800) 482-3141** (toll free TDD)

Ms. Darlene Snape
Customer Service Manager
**Michigan Bulb Company**
1950 Waldorf, N.W.
Grand Rapids, MI 49550
(616) 453-8793

Mr. Ray Anderson, Owner
**Mid-Michigan Surgical Supply**
360 Capitol, N.E.
Battlecreek, MI 49017
(616) 962-9541

Mr. Charles Ayers
Manager, Consumer Relations
**Midas International**
225 North Michigan Avenue
Chicago, IL 60601
(312) 565-7500
**1 (800) 621-8545** (toll free outside IL)

Mr. Bob Ogle
Manager, Consumer Affairs
**Midway Airlines**
5959 South Cicero Ave.
Chicago, IL 60638
(312) 838-4494
**1 (800) 621-5700** (toll free)

Customer Service
**Miles Kimball**
41 West 8
Oshkosh, WI 54906
(written inquiries only)

Ms. Debra K. Wood
Consumer Service Representative
**Milton Bradley Company**
443 Shaker Road
East Long Meadow, MA 01028
(413) 525-6411

Ms. Nancy Lund, Director
New Product Development
**FMG Corporation**
Jonathan Industrial Park
Chaska, MN 55318
(612) 448-4181
**1 (800) 247-8428** (toll free outside MN)

Mr. George Manning
National Manager, Consumer Relations
**Minolta Corporation**
100 Williams Drive
Ramsey, NJ 07446
(201) 825-4000

Technical Services
**Minwax, Inc.**
102 Chestnut Ridge Plaza
Montvale, NJ 07645
**1 (800) 526-0495** (toll free)

**Miracle Gro Products, Inc.**
P.O. Box 888
Port Washington, NY 11050
(516) 883-6550

Consumer Relations
**Mitsubishi Electric Sales of America, Inc.**
5757 Plaza Drive
P.O. Box 6007
Cypress, CA 90630
(714) 220-2500

Mr. C.F. Helvie
Manager, Customer Relations
**Mobil Oil Corporation**
3225 Gallows Road
Fairfax, VA 22037
(703) 849-3986

Mr. Al Kedora
Customer Services Manager
**Mobil Oil Credit Corporation**
210 West Tenth Street
Kansas City, MO 64105
(816) 391-9100
**1 (800) 237-3719** (toll free outside MO)

Mr. Thomas J. Slocum
Director, Public Affairs
**Monsanto Company**
800 North Lindbergh Boulevard
St. Louis, MO 63167
(314) 694-2883

Customer Service
**Monet Jewelers**
Number Two Lonsdale Avenue
Pawtucket, RI 02860
(401) 728-9800

Mr. W. Andrew Werry
Consumer Affairs Manager
**Montgomery Ward**
Montgomery Ward Plaza
Chicago, IL 60671
(312) 467-2628

Mr. Kenneth C. Cummins, Vice President
Secretary and General Counsel
**Morse Shoe Company**
555 Turnpike Street
Canton, MA 02021
(617) 828-9300
**1 (800) 366-6773** (toll free)

Consumer Affairs
**Morton Salt**
110 North Wacker Drive
Chicago, IL 60606
(312) 807-2694

Director of Marketing
**Motorola, Inc.**
1303 East Algonquin Road
Schaumburg, IL 60196
(312) 397-5000

Mr. Paul Murphy
**Murphy-Phoenix Co.**
25800 Science Park Drive
Suite 200
Beachwood, OH 44122
(216) 831-0404

**Mutual Life Insurance Company of New York (MONY)**
Glenpoint Center West
500 Frank W. Burr Boulevard
Teaneck, NJ 07666
(201) 907-6669

Mr. Terry Calek, Second Vice President
Public Relations
**Mutual of Omaha Insurance Co.**
Mutual of Omaha Plaza
Omaha, NE 68175
(402) 342-7600

## N

Audience Services
**NBC**
30 Rockefeller Plaza
New York, NY 10112
(212) 664-4444

Mr. Greg VanZandt
Consumer Affairs Manager
**NEC Home Electronics USA**
1255 Michael Drive
Wood Dale, IL 60191
(312) 860-0335

Ms. Alice Gabel, Manager
"800" Toll Free Center
Consumer Affairs
**Nabisco Brands, Inc.**
100 DeForest Ave.
East Hanover, NJ 07936
(201) 503-2659
**1 (800) 932-7800** (toll free)

Ms. Jean M. Otte, Vice President
Consumer and Sales Services
**National Car Rental System, Inc.**
7700 France Avenue, South
Minneapolis, MN 55435
(612) 830-2121
**1 (800) 627-7777** (toll free)

**National Education Corporation**
1732 Reynolds Street
Irvine, CA 92714
(714) 261-7606

Mr. Bill Campbell, Vice President
**National Media Corporation**
4360 Main Street
Philadelphia, PA 19127
(215) 482-9800

Mr. James Jenson, Controller
**National Presto Industries, Inc.**
3925 North Hastings Way
Eau Claire, WI 54703-3703
(715) 839-2121

Mr. Glenn W. Soden
Customer Relations Officer
**Nationwide Insurance Companies**
One Nationwide Plaza
Columbus, OH 43216
(614) 249-6985

Customer Service Department
**Neiman-Marcus**
P.O. Box 64780
Dallas, TX 75206
(214) 821-4000
**1 (800) 442-2274** (toll free in TX)
**1 (800) 527-1767** (toll free outside TX)

Ms. Karen P. Stanmyre
Manager, Consumer Affairs
**Nestle Foods Corporation**
100 Manhattanville Road
Purchase, NY 10577
(914) 251-3000
**1 (800) NESTLES** (toll free)

Ms. Alene Lain, Consumer Relations
**Neutrogena Corporation**
5755 West 96th Street
Los Angeles, CA 90045
(213) 642-1150
**1 (800) 421-6857** (toll free outside CA)

Mr. William H. Willett
Chairman, CEO
**New Hampton, Inc.**
5000 City Lane Road
Hampton, VA 23661
(804) 827-7010

**New York Air**
**see Continental Airlines**

Ms. Barbara Fagnano
Assistant Vice President
**New York Life Insurance Company**
51 Madison Avenue
New York, NY 10010
(212) 576-5081 (collect calls accepted)

Mr. Robert P. Smith, Manager
Advertising Acceptibility Department
**New York Times Company**
229 West 43rd Street
New York, NY 10036
(212) 556-7171

Customer Service
**News America Publishing, Inc.**
Four Radnor Corporate Center
Radnor, PA 19088
(215) 293-8500
**1 (800) 625-7300** (toll free)

Customer Service Representative
**Newsweek, Inc.**
P.O. Box 403
Livingston, NJ 07039
(212) 350-4000
**1 (800) 631-1040**
(toll free subscriber service only)

Customer Service
**Nexxus Products**
P.O. Box 1274
Santa Barbara, CA 93116
(805) 968-6900

Ms. Nancy L. Testani
Director, Consumer Affairs
**Niagara Mohawk Power Corporation**
300 Erie Boulevard West
Syracuse, NY 13202
(315) 474-1511

Ms. Jackie Evey
Supervisor, Consumer Services
**Nike, Inc.**
9300 Nimbus Road
Beaverton, OR 97005
(503) 644-9000
**1 (800) 344-6453** (toll free outside OR)

Ms. Kimberly Nicolia, Customer Relations
**Nikkal Industries**
562 Lynnhaven Parkway
Virginia Beach, VA 23452
(804) 431-2818
**1 (800) 334-4559** (toll free outside VA)

**No Nonsense**
**see Kayser-Roth Hosiery, Inc.**

**Norge**
**see Maycor**

Ms. Amy Grant
Marketing Servicing Manager
**North American Watch Corporation**
650 Fifth Avenue
New York, NY 10019
(212) 397-7800

Mr. John Rentz, Director
Product & Consumer Services
**Northern Electric Company**
1621 Highway 15 North
P.O. Box 247
Laurel, MS 39441
(601) 649-6170

Customer Relations
**Northwest Airlines**
A5270 Minneapolis/St. Paul
International Airport
St. Paul, MN 55111
(612) 726-2046

Mr. Thomas W. Towers
Manager, Public Relations
**Northwestern Mutual Life Insurance Company**
720 East Wisconsin Avenue
Milwaukee, WI 53202
(414) 271-1444

Ms. Anita Davis
Director, Customer Relations
**Norwegian Cruise Line**
95 Merrick Way
Miami, FL 33131
(305) 447-9660

Ms. Claire Lee, Product Manager
**Nostril/Nostrilla**
Boehringer Ingelheim
90 East Ridge
P.O. Box 368
Ridgefield, CT 06877
(203) 798-9988

Ms. Betty Ridgely
Director, Consumer Services
**Noxell Corporation**
11050 York Road
Hunt Valley, MD 21030-2098
(301) 785-4411
**1 (800) 638-6204** (toll free)

Mr. Ralph Profitt
Director of Consumer Relations
**Nu Tone, Inc.**
Madison and Red Bank Roads
Cincinnati, OH 45227
(513) 527-5100
**1 (800) 582-2030** (toll free in OH)
**1 (800) 543-8687** (toll free outside OH)

**The Nutrasweet Company**
1751 Lake Cook Road
Deerfield, IL 60015
**1 (800) 321-7254** (toll free—Nutrasweet)
**1 (800) 323-5321** (toll free—Aspartame)
**1 (800) 323-1157** (toll free—Equal)

## O

Mr. Herbert N. Colcord
Manager of Consumer Affairs
**Ocean Spray Cranberries Inc.**
One Ocean Spray Drive
Lakeville/Middleboro, MA 02349
(508) 946-1000

District Manager
Consumer Affairs
**Ohio Bell Telephone Company**
45 ErieView, Room 870
Cleveland, OH 44114
(216) 822-2124

**O'Keefe & Merit Appliances**
**see White Consolidated Industries**

Ms. Gay F. Gandrow
Director, Marketing Services
**Olan Mills, Inc.**
4325 Amnicola Highway
P.O. Box 23456
Chattanooga, TN 37422
(615) 622-5141

Mr. Ralph LePore
Manager, Camera Service
**Olympus Optical Company, Ltd.**
145 Crossways Park
Woodbury, NY 11797
(516) 364-3000
**1 (800) 433-0880** (toll free—information)

Ms. Bridget Burke
Consumer Relations Representative
**Oneida, Ltd.**
Kenwood Station
Oneida, NY 13421
(315) 361-3000
**1 (800) 877-6667** (toll free)

**Orkin**
**see Rollins, Inc.**

Mr. Broderick William Hill
Manager, Consumer Affairs
**Ortho Consumer Products**
Chevron Chemical Company
P.O. Box 5047
San Ramon, CA 94583-0947
(415) 894-4500

**Orville Redenbacher**
**see Beatrice Hunt-Wesson, Inc.**

**OSCO Drugs**
**see American Stores Company**

Consumer Response
**Oster/Sunbeam Company**
5055 North Lydell Avenue
Milwaukee, WI 53217
(414) 332-8300
**1 (800) 225-3111** (toll free)

Mr. Bob Schroer, Manager
Field and Customer Services
**Outboard Marine Corporation**
100 Sea Horse Drive
Waukegan, IL 60085
(312) 689-6200

**Owens-Corning Fiberglas Corporation**
Fiberglas Tower
Toledo, OH 43659
(419) 248-8000

## P

Executive Offices
**Pacific Bell**
140 Montgomery Street
San Francisco, CA 94105
(415) 811-6222

Public Affairs
**Pacific Enterprises**
801 South Grand Avenue
Los Angeles, CA 90017-0992
(213) 895-5000

Mr. James Stevens
Vice President, Customer Services
**PaineWebber, Inc.**
Lincoln Harbor
1200 Harbor Blvd.
Weehawken, NJ 07087
(201) 902-3000

Mr. Donald A. Koches
Director, Consumer Affairs
**Pan American World Airways Customer Relations**
200 Park Avenue
New York, NY 10166
(212) 880-6139

**Panasonic**
**see Matsushita Servicing Company**

**Paper Art Company**
**see Mennen Company**

**Parke-Davis**
**see Warner-Lambert Company**

**Peidmont Airlines**
**see USAir**

Mr. David H. Clark
National Technical Service Manager
**Pennzoil Products Company**
P.O. Box 2967
Houston, TX 77252-2967
(713) 546-4262 (collect calls accepted)

Ms. Redon Forest
Director of Public Affairs
**Peoples Drug Stores, Inc.**
6315 Bren Mar Drive
Alexandria, VA 22312
(703) 750-6100
**1 (800) 572-0267** (toll free inside VA)
**1 (800) 336-4990** (toll free outside VA)

Ms. Ellen Passero
Manager, Consumer Services
**Pepperidge Farm, Inc.**
Westport Avenue
Norwalk, CT 06856
(203) 846-7276

Ms. Christine Jones
Manager, Consumer Affairs
**Pepsi-Cola Company**
Route 100
Somers, NY 10589
(914) 767-6000

Ms. Connie Littleton
Director of Advertising
**Perdue Farms**
P.O. Box 1537
Salisbury, MD 21801
(301) 543-3000
**1 (800) 638-0381**
(toll free outside MD)

Ms. Vickie Pollard
Supervisor, Consumer Affairs
**Pet Incorporated**
P.O. Box 392
St. Louis, MO 63166
(314) 621-5400
**1 (800) 325-7130** (toll free)

Ms. Joyce Hofer
Consumer Affairs Correspondent
**Dry Foods (Except Progresso)**
**Pet Incorporated**
P.O. Box 392
St. Louis, MO 63166
(314) 621-5400
**1 (800) 325-7130** (toll free)

Ms. Janice Leidner
Consumer Affairs Correspondent
**Progresso Line**
**Pet Incorporated**
P.O. Box 392
St. Louis, MO 63166
(314) 621-5400
**1 (800) 325-7130** (toll free)

Ms. Mary Carich
Consumer Affairs Specialist
**Frozen and Bakery Foods**
**Pet Incorporated**
P.O. Box 392
St. Louis, MO 63166
(314) 621-5400
**1 (800) 325-7130** (toll free)

Marketing Department
**Pfizer Inc.**
235 East 42nd Street
New York, NY 10017
(212) 573-2323

**Pillsbury Company**
Consumer Response
P.O. Box 550
Minneapolis, MN 55440
**1 (800) 328-4466** (toll free)

**Philco**
**see Philips Company**

Ms. Anne Dowling, Manager
Corporate Support Programs
**Philip Morris, Inc.**
120 Park Avenue
New York, NY 10017
(212) 880-3489

Department of Consumer Affairs
**Philips Company**
**Consumer Electronics Division**
P.O. Box 555
Jefferson City, TN 37760
(615) 475-3801

Public Relations
**Phillips Petroleum Company**
16 Phillips Building
Bartlesville, OK 74004
(918) 661-1215

**Piaget**
**see North American Watch Corporation**

**Pierre Cardin**
**see Shulton, Inc.**

Mr. Al Segaul
Division Manager, Customer Service
**Pioneer Electronics Service, Inc.**
2265 E. 220th Street
Long Beach, CA 90810
**1 (800) 421-1404** (toll free)

**Playskool**
**see Hasbro, Inc.**

Ms. Theresa M. Boutin
Manager, Consumer Affairs
**Playtex Apparel, Inc.**
P.O. Box 631
MS 1526
Dover, DE 19903
(302) 674-6000
**1 (800) 537-9955** (toll free)

Ms. Jennifer Fullem
Consumer Affairs Coordinator
**Playtex Family Products, Corp.**
215 College Rd.
P.O. Box 728
Paramus, NJ 07652
**1 (800) 624-0825** (toll free in NJ)
**1 (800) 222-0453** (toll free outside NJ)

Ms. Elizabeth Thomas
Director, Consumer Relations
**Plough, Inc.**
3030 Jackson Avenue
Memphis, TN 38151
(901) 320-2386

Customer Service Department
**Polaroid Corporation**
784 Memorial Drive
Cambridge, MA 02139
(617) 577-2000
(collect calls within MA)
**1 (800) 343-5000**
(toll free outside MA)

Office of the President
**Ponderosa, Inc.**
P.O. Box 578
Dayton, OH 45401
(513) 454-2400

**Prescriptives, Inc.**
**see Estee Lauder**

**Princeton Pharmaceutical Products**
**see Squibb Corporation**

Ms. Dorothy Puccini
Manager, Consumer Services
**Procter & Gamble Co.**
P.O. Box 599
Cincinnati, OH 45201
(513) 983-2200

Mr. Joe Kenney
Associate Counsel and Secretary
**Provident Mutual Life Insuranc**
1600 Market Street
P.O. Box 7378
Philadelphia, PA 19101
(215) 636-5000

Client Relations
**Prudential Bache Securities, Inc.**
One Seaport Plaza
New York, NY 10292
(212) 214-1000

Individual Insurance Services
**Prudential Insurance Company of America**
Executive Offices
Prudential Plaza, 24th Floor
Newark, NJ 07101
(201) 802-6000

Public Affairs
**Prudential Property & Casualty Company**
P.O. Box 300
Lindwood, NJ 08221
(609) 653-3000

Mr. Steve Flack
Director, Customer Operations
**Publishers Clearing House**
382 Channel Drive
Port Washington, NY 11050
(516) 883-5432
**1 (800) 645-9242** (toll free outside NY)

Mr. Bill Schroter
Director, Public Relations
**Publix Supermarkets**
1936 George Jenkins Boulevard
P.O. Box 407
Lakeland, FL 33802
(813) 688-1188
**1 (800) 226-4168** (toll free in FL)

Customer Relations
**Purolator Courier**
Emery Worldwide,
a CF Company
131 Marstown Road
3350 Bayshore Drive
Palo Alto, CA 94303
**1 (800) 443-6379** (toll free)

## Q

**QVC Network**
Goshen Corporate Park
1365 Enterprise Drive
West Chester, PA 19380
(215) 430-1000

Ms. Beverly Kloehn
Director of Consumer Response
**Quaker Oats Company**
P.O. Box 9003
Chicago, IL 60604-9003
(312) 222-7843

Mr. Benton H. Faulkner
Manager, Public Relations
**Quaker State Corporation**
P.O. Box 989
Oil City, PA 16301
(814) 676-7676

**Quasar**
**see Matsushita Servicing Company**

## R

Mr. John Clapp
Quality Assurance Manager
**R.G. Barry Corporation**
13405 Yarmouth Road, N.W.
Pickerington, OH 43147
(614) 864-6400
**1 (800) 848-7580**
(toll free outside OH)

**Radio Shack**
**see Tandy Corporation**

Ms. Doris Hewkin, Director
Office of Consumer Affairs
**Ralston Purina Company**
Checkerboard Square
St. Louis, MO 63164
(314) 982-4566
**1 (800) 345-5678** (toll free)

Mr. Joe Cole, Vice President
Corporate Communications
**Ramada, Inc.**
2390 East Camelback Rd., Ste. 400
Phoenix, AZ 85016
(602) 273-4000

Mr. John Comerford, Manager
Customer Communications
**Reader's Digest Association, Inc.**
Pleasantville, NY 10570
**1 (800) 431-1246** (toll free)
**1 (800) 735-4327** (toll free TDD)

Consumer Relations
**Reebok International, Ltd.**
150 Royall Street
Canton, MA 02021
(617) 821-2800
**1 (800) 843-4444** (toll free outside MA)

Ms. Claire Turkiewicz
Customer Service Manager
**The Regina Company**
313 Regina Avenue
Rahway, NJ 07065
(201) 381-1000
**1 (800) 847-8336** (toll free outside NJ)

Mr. Cass Carroll
Director of Consumer Relations
**Reliance Insurance Company**
Four Penn Center Plaza
Philadelphia, PA 19103
(215) 864-4445

Mr. Terry Washburn
Manager, Consumer Affairs
**Remco Enterprises, Inc.**
P.O. Box 720259
Houston, TX 77272
(713) 530-4900
**1 (800) 72-REMCO** (toll free)

Customer Relations Department
**Remington Products, Inc.**
40 Main Street
Bridgeport, CT 06602
(203) 367-4400

**Remington Rifle**
**see E.I. duPont de Nemours & Co.**

Ms. Natalie Korman
Director, Consumer Relations
**Revlon**
625 Madison Avenue
New York, NY 10022
(212) 527-5644

Ms. Carol Owen
Director, Consumer Services
**Reynolds Metals Company**
6603 West Broad Street
Richmond, VA 23230
(804) 281-4630 (collect calls accepted)

Ms. Kathleen M. Fitzsimmons
Manager, Consumer Services
**Richardson-Vicks, Inc.**
One Far Mill Crossing
Shelton, CT 06484-0925 (203) 834-5000

**Rockport**
**see Reebok**

Mr. Brian Hernon
Assistant Director of Fulfillment Services
**Rodale Press, Inc.**
33 East Minor Street
Emmaus, PA 18049
**1 (800) 441-7761** (toll free)

Mr. Patrick Puton
Service Manager
**Rolex Watch U.S.A., Inc.**
665 Fifth Avenue
New York, NY 10022
(212) 758-7700

Ms. Jan Bell
Director, Customer Service
**Rollins, Inc.**
2170 Piedmont Road, N.E.
Atlanta, GA 30324
(404) 888-2151

Mr. Leo VanVark
Manager, Customer Service
**Rolscreen Company**
100 Main
Pella, IA 50219
(515) 628-1000

**Rorer Consumer Pharmaceuticals**
Consumer Affairs
Information Center
500 Virginia Drive
Fort Washington, PA 19034
**1 (800) 548-3708**
(toll free 8:30-4:30 EST)

Mr. Ronald L. Taylor
Vice President—Franchise Operations
**Roto-Rooter Corporation**
300 Ashworth Road
West Des Moines, IA 50265
(515) 223-1343

Ms. Joanne Taddeo
Manager, Customer Relations
**Ross Laboratories**
625 Cleveland Avenue
Columbus, OH 43216
(614) 227-3758

Mr. Wynelle Sanders, Marketing Secretary
**Royal Oak Enterprises, Inc.**
35 Glenlake Parkway, Suite 500
Atlanta, GA 30328
(404) 393-1430
**1 (800) 241-3955** (toll free)

Ms. Sandra Portell
Manager, Customer Service
**Royal Silk Ltd.**
45 East Madison Avenue
Clifton, NJ 07011
**1 (800) 451-7455** (toll free)

Ms. Ruth A. Chambers
Supervisor, Consumer Services
**Rubbermaid, Inc.**
1147 Akron Road
Wooster, OH 44691
(216) 264-6464

**Rustler Jeans**
**see Blue Bell, Inc.**

Ms. Ann Salanty
Manager of Customer Service
**Ryder Truck Rental**
P.O. Box 020816
Miami, FL 33102-0816
**1 (800) 327-7777** (toll free outside FL)

Administrative Assistant to the President
Ryland Building Company
**Ryland Group, Inc.**
P.O. Box 4000
Columbia, MD 21044
(301) 730-7222

## S

**7 Eleven Food Stores**
**see The Southland Corporation**

**SFS Corporation**
Customer Information Center
**1 (800) 421-5013** (toll free)

Mr. Brian Dowling
Public Affairs Department Manager
**Safeway Stores, Inc.**
Oakland, CA 94660
(415) 891-3267

Sandoz Company
**Sandoz Pharmaceuticals**
59 Rt. 10
East Hanover, NJ 07936
(201) 503-7500

**Sanyo Electric Inc.**
**see SFS Corporation**

**Sara Lee Corporation**
Three First National Plaza
Chicago, IL 60602-4260
(312) 726-2600

**Scholl**
**see Plough, Inc.**

Consumer Relations Department
**Schwinn Bicycle Company**
217 North Jefferson Street
Chicago, IL 60606
(312) 454-7400
**1 (800) 633-0231** (toll free)

Ms. Janet Jones, Manager
Consumer Relations Operations
**Scott Paper Company**
Scott Plaza Two
Philadelphia, PA 19113
(215) 522-6170
**1 (800) 835-7268** (toll free outside PA)

Shareholder Services Representative
**Scudder Funds Distributor**
160 Federal Street
Boston, MA 02110
**1 (800) 225-2470** (toll free outside MA)

Mr. Clyde Allen, Community Affairs
**Joseph E. Seagram & Sons, Inc.**
375 Park Avenue
New York, NY 10152
(212) 572-7147

Customer Service Representative
**Sealy Mattress Manufacturing Company**
1288 Euclid Avenue, 10th Floor
Cleveland, OH 44115
(216) 522-1310

Ms. Fran DiPalo
Manager, Consumer Affairs
**Seamans Furniture Company, Inc.**
70 Charles Lindbergh Boulevard
Uniondale, NY 11553
(516) 222-9340
**1 (800) 445-2503** (toll free)

Customer Service
**G.D. Searle and Company**
**Pharmaceuticals**
P.O. Box 5110
Chicago, IL 60680
**1 (800) 323-1603** (toll free)

Mr. Jerry Hauber
Director, Consumer Relations
**Sears, Roebuck and Co.**
Department 731 CR
Sears Tower
Chicago, IL 60684
(312) 875-5188

Coserv
**Seiko Time Corporation**
1111 MacGauther Boulevard
Mahwah, NJ 07430
(201) 529-3311

Ms. Rosemarie Martinez
Customer Relations Department
**Serta, Inc.**
2800 River Road
Des Plaines, IL 60018
(312) 699-9300

Ms. Wynema Hamilton
Coordinator Consumer Affairs
**The Seven-Up Company**
P.O. Box 655086
Dallas, TX 75265
(214) 360-7000

**Seventeen Magazine**
**see News America Publishing, Inc.**

Mr. Vernon Brisson, General Manager
Customer Relations/Service
**Sharp Electronics Corporation**
Sharp Plaza
P.O. Box 650
Mahwah, NJ 07430
(201) 529-9140
**1 (800) 526-0264** (toll free)

Customer Relations
**The Sharper Image**
650 Davis Street
San Francisco, CA 94111
**1 (800) 344-4444** (toll free)

Mr. Michael H. Stone, Manager
Dealer and Customer Inquiries
**Shell Oil Company**
P.O. Box 2463
Houston, TX 77001
(713) 241-2281
**1 (800) 331-3703**
(toll free-credit card inquiries)

Mr. Dave Shutz
Wholesale Marketing Administrator
**Sherwin-Williams Company**
101 Prospect Avenue, N.W.
Cleveland, OH 44115
(216) 566-2000

Shoppers Department
**Shoney's Inc.**
1727 Elm Hill Pike
Nashville, TN 37210
(615) 391-5201

**ShowBiz Pizza**
**see Integra**

**Showtime Networks, Inc.**
**see Viacom International, Inc.**

Ms. Barbara Distasi
Manager, Consumer Affairs
**Shulton, Inc.**
697 Route 46
Clifton, NJ 07015
**1 (800) 932-2732** (toll free)

Ms. Joyce Glover
Vice President of Consumer Affairs
**Simmons Company**
P.O. Box 95465
Atlanta, GA 30347
(404) 321-3030

Consumer Affairs Department
Sewing Products Division
**Singer Sewing Company**
155 Raritan Center Parkway
Edison, NJ 08837
(201) 632-6700

Mr. Mike Minchin
Executive Vice President Marketing
**Sizzler Restaurants International**
12655 W. Jefferson Blvd.
Los Angeles, CA 90066
(213) 827-2300
**1 (800) 759-0059** (toll free)

**Skaggs Company**
**see American Stores Company**

**Skoal Chewing Tobacco**
**see UST**

Law and Compliance Department
**Smith Barney, Harris Upham & Co., Inc.**
333 West 34th Street
New York, NY 10001
(212) 356-2800

Ms. Rosanne Tyson
Consumer Affairs Administrator
**Smith Kline Consumer Products**
One Franklin Plaza
P.O. Box 8082
Philadelphia, PA 19101
(215) 751-5000

Ms. Vickie Limbach
Manager of Communications
**J.M. Smucker Company**
Strawberry Lane
Orrville, OH 44667
(216) 682-0015

**Snapper Power Equipment**
McDonough, GA 30253
(404) 957-9141

**Solar Nutritionals**
**see Thompson Medical Company**

Mr. Paul Sonnabend, President
**Sonesta International Hotels Corporation**
200 Clarendon Street
Boston, MA 02116
(617) 421-5413

Ms. Kathryn M. O'Brien
Director, Customer Relations
**Sony Corporation of America**
Sony Service Company
Sony Drive
Park Ridge, NJ 07656
(201) 930-7669
**1 (800) 222-7669**
(toll free-information center)

**Southern Bell Corporation**
35C52 Southern Bell Center
675 West Peachtree Street, N.E.
Atlanta, GA 30375
(404) 529-3638 (information)
(404) 529-3870 (complaints)

Mr. Jim Ruppel
Director, Customer Relations
**Southwest Airlines**
Love Field
P.O. Box 37611
Dallas, TX 75235
(214) 353-6145

Ms. Shirley Brisbois
Manager, Consumer Relations
**Spalding & Evenflo, Inc.**
425 Meadow Street
Chicopee, MA 01021
(413) 536-1200
**1 (800) 642-5004** (toll free)

Mr. Paul Weiske
Customer Service Manager
**Speed Queen Company**
P.O. Box 990
Ripon, WI 54971
(414) 748-3121

Supervisor
Customer Service Department
**Spencer Gifts**
MCA, Inc.
1050 Black Horse Pike
Pleasantville, NY 08232
(609) 645-3300

Customer Service
**Spiegel, Inc.**
P.O. Box 927
Oak Brook, IL 60521
(312) 954-2772

**Springs Industries Inc.**
Consumer Fashions Division
787 7th Avenue
New York, NY 10019
(212) 903-2100

Ms. Linda Dickey
Customer Relations Manager
**The Southland Corporation**
P.O. Box 719
Dallas, TX 75221
(214) 841-6642
**1 (800) 255-0711** (toll free)

Mr. John L. Skule, III
Vice President Public Affairs
**Squibb Corporation**
P.O. Box 4000
Princeton, NJ 08543-4000
(609) 921-4279
**1 (800) 332-2056** (toll free)

Mr. Jack Gauthier, Marketing Manager
**Stanley Hardware**
Division Stanley Works
195 Lake Street
New Britain, CT 06050
(203) 225-5111
**1 (800) 622-4393** (toll free)

Mr. Jim Stahly
Public Relations Director
**State Farm Mutual Automobile Insurance Company**
One State Farm Plaza
Bloomington, IL 61710
(309) 766-2714

Product Complaint Section
Department of Regulatory Affairs
**Sterling Drug Inc.**
90 Park Avenue
New York, NY 10016
(212) 907-2000
**1 (800) 331-4536** (toll free)
**1 (800) 228-0204**
(toll free-Glenbrook Laboratories)
**1 (800) 847-4211**
(toll free-Winthrop Consumer Products)

Ms. Esther Rasmussen
Director, Consumer Relations
**Stokely USA, Inc.**
626 East Wisconsin Avenue
P.O. Box 248
Oconomowoc, WI 53066
(414) 567-1731
**1 (800) 872-1110** (toll free)

Ms. Christine Filardo
Director, Consumer Affairs
**Stop & Shop Supermarkets**
P.O. Box 1942
Boston, MA 02105
(617) 770-8895

Ms. Frances D. Karpowicz
Consumer Affairs Department
**Stouffer Foods Corporation**
5750 Harper Road
Solon, OH 44139
(216) 248-3600

President
**Stouffer Restaurant Company**
30050 Chagrin Boulevard
Pepper Pike, OH 44124
(216) 464-6606

Ms. Maureen Durand
Quality Assurance Administration Coordinator
**The Stroh Brewery Company**
100 River Place
Detroit, MI 48207
(313) 446-2000

Ms. Donna Samelson
Manager, Consumer Relations
**Sun-Diamond Growers of California**
P.O. Box 1727
Stockton, CA 95201
(209) 466-4851

Consumer Affairs Center
**Sunbeam Appliance Company**
5055 N. Lydell Avenue
Milwaukee, IL 53217
**1 (800) 323-7303** (toll free)

Subscriber Service
Sunset Magazine
**Lane Publishing Company**
85 Willow Road
Menlo Park, CA 94025
(415) 321-3600

Mr. Richard Wisniewski
Supervisor, Customer Relations
**Supermarkets General Corporation**
301 Blair Road
Woodbridge, NJ 07095
(201) 499-3500
**1 (800) 999-9199,** ext. 3500
(toll free)

Mr. Doug Williams, Customer Service
**Swatch Watch USA**
1817 William Penn Way
Lancaster, PA 17604
**1 (800) SWATCH-1** (toll free)

**The Swiss Colony**
Customer Service
1112 Seventh Avenue
Monroe, WI 53566
(608) 324-4000

**The Swiss Colony Food Collection**
1112 Seventh Avenue
Monroe, WI 53566
(608) 324-8080

**Sylvania Television**
**see Philips Company**

## T

Ms. Deedee Kindy
Supervisor, Consumer Affairs
**3M**
3M Center, Building 225-5N-04
St. Paul, MN 55144
(612) 733-1871

**TJX Companies**
770 Cochituate Rd.
Framingham, MA 01701
(508) 390-1000

**T.V. Guide**
**see News America Publishing, Inc.**

Customer Service
**Talbots**
175 Beal Street
Hingham, MA 02043
**1 (800) 225-8200** (toll free)

Ms. Kerry Carliell
Manager, Consumer Services
**TAMBRANDS, Inc.**
P.O. Box 271
Palmer, MA 01069
(413) 283-3431
**1 (800) 523-0014** (toll free)

Ms. Lucille Frey
Director, Customer Relations
**Tandy Corporation/Radio Shack**
1600 One Tandy Center
Fort Worth, TX 76102
(817) 390-3218

**Tappan Company, Inc.**
**see White Consolidated Industries**

Consumer Relations and Quality Assurance
**Target Stores**
33 South 6th Street
P.O. Box 1392
Minneapolis, MN 55440
(612) 370-6006

**Technics**
**see Matsushita Servicing Company**

Mr. Richard C. Keller
Director, Consumer Affairs
**Teledyne, Inc.**
1730 East Prospect Street
Fort Collins, CO 80525
(303) 484-1352
**1 (800) 525-2774** (toll free)

Ms. Kathy Laffin
Supervisor, Customer Service
**Teleflora**
12233 West Olympic, Suite 140
Los Angeles, CA 90064
(213) 826-5253
**1 (800) 367-5576** (toll free in CA)
**1 (800) 421-2815** (toll free outside CA)

Public Affairs
**Tenneco, Inc.**
P.O. Box 2511
Houston, TX 77001
(713) 757-2131

Consumer Affairs Department
**Tetley, Inc.**
100 Commerce Drive
Shelton, CT 06484
(203) 929-9342

Mr. G. C. Rowan
Manager, Customer Relations
**Texaco Refining and Marketing**
P.O. Box 2000
Bellaire, TX 77402
(713) 432-2255

Mr. Don Meinkoth, Consumer Products
**Texas Instruments, Inc.**
P.O. Box 53
Lubbock, TX 79408
(806) 741-2000
**1 (800) 842-2737** (toll free outside TX)

Mr. Edward C. Hall
Executive Vice President
**The New England**
500 Boylston Street
Boston, MA 02117
(617) 578-2000

Customer Service Representative
**Thom McAn Shoe Co.**
67 Millbrook Street
Worcester, MA 01606
(508) 791-3811

**Thompson & Formby, Inc.**
825 Crossover Lane, Suite. 240
Memphis, TN 38117
**1 (800) FORMBYS** (toll free)

Ms. Clelia C. Burke, Director
Corporate Communications
**Thompson Medical Co., Inc.**
919 Third Avenue
New York, NY 10022
(212) 688-4420

Ms. Janice Meikle, Vice President
Professional & Public Affairs
**Thrift Drug Company**
615 Alpha Drive
Pittsburgh, PA 15238
(412) 781-5373
**1 (800) 2-THRIFT** (toll free)

Corporate Public Affairs
**Time Inc.**
1271 6th Avenue
Rockefeller Center
New York, NY 10020
(212) 522-1212

Ms. Letha Watkins
Consumer Correspondent
**Timex Corporation**
P.O. Box 2740
Little Rock, AR 72203
(501) 372-1111

Ms. Karen Kudrna
Sales Services Supervisor
**Tonka Corporation**
6000 Clearwater Drive
Minnetonka, MN 55343
(612) 936-3300
**1 (800) 347-3628** (toll free)

Ms. Mary Elliott, Director
Communications and Public Affairs
**The Toro Company**
8111 Lyndale Avenue South
Minneapolis, MN 55420
(612) 887-8900

Mr. Stanley Friedman
National Dealer and Consumer Service Manager
**Toshiba America, Inc.**
Consumer Products Business Sector
Wayne, NJ 07470
(201) 628-8000

Ms. Helen Baur
Administrative Assistant
**totes, incorporated**
10078 East Kemper Road
Loveland, OH 45140
(513) 583-2300

Director, Consumer Complaints
**Tourneau, Inc.**
500 Madison Avenue
New York, NY 10022
(212) 758-3265
**1 (800) 223-1288** (toll free outside NY)

Corporate Spokesperson
**Toys "R" Us**
395 West Passaic Street
Rochelle Park, NJ 07662
(201) 854-5033

Ms. Thompson
Manager, Control Center
**Trak Auto**
3300 75th Avenue
Landover, MD 20785
(301) 731-1200

**Trane/Cac, Inc.**
**see American Standard, Inc.**

Ms. Rosemary Aurichio
Director, Customer Relations
**Trans World Airlines (TWA)**
110 South Bedford Rd.
Mt. Kisco, NY 10549
(914) 242-3000

Office Of Consumer Information
**The Travelers Companies**
One Tower Square
Hartford, CT 06183
(203) 277-6565
**1 (800) 243-0191** (toll free outside CT)

**True Value Hardware Stores**
**see Cotter & Company**

Ms. Ruth Kelly, Director
Customer Services Department
**Tupperware**
P.O. Box 2353
Orlando, FL 32802
(407) 847-3111
**1 (800) 858-7221** (toll free outside FL)

Ms. Meg Spirakes
Consumer Correspondence Representative
**Turtle Wax, Inc.**
5655 West 73rd Street
Chicago, IL 60638
(312) 563-3600
**1 (800) 323-9883** (toll free)

Mr. Jay Benham
Consumer Relations and Services
**Tyson Foods, Inc.**
2210 West Oaklawn Drive
P.O. Drawer E
Springdale, AR 72764
(501) 756-4000
**1 (800) 632-0003** (toll free inside AR)
**1 (800) 643-3410** (toll free outside AR)

## U

Ms. Elaine De Shong, Vice President
Marketing Consumer Service
**U-Haul International**
2727 North Central Avenue
Phoenix, AZ 85004
(602) 263-6771
**1 (800) 528-0463** (toll free outside AZ)

**Unisys Corporation**
P.O. Box 500
Bluebell, PA 19424
(215) 542-4011

Mrs. Deborah Thompson
Director-Consumer Affairs
**USAir**
799 Hanes Mall Boulevard
P.O. Box 1501
Winston-Salem, NC 27102-1501
(919) 760-7595 (collect calls accepted)

Consumer Services Representative
**U.S. Shoe Corporation**
One Eastwood Drive
Cincinnati, OH 45227
(513) 527-7590

Mr. Slobodan B. Ajdukovic, Supervisor
Executive Consumer Services
**U.S. Sprint**
8001 Stemmons Freeway
Dallas, TX 75247
(214) 688-5707
**1 (800) 877-4646**
(toll free outside TX)

Mr. Alan Kaiser, Manager
Corporate Communications
**UST**
100 West Putnam Avenue
Greenwich, CT 06830
(203) 661-1100

**US West, Inc.**
Orchard Falls Building
7800 E. Orchard Rd.
Englewood, CO 80111
(303) 793-6500
**1 (800) 822-1000** (toll free)

**Union Fidelity Life Insurance Company**
**see Aon Corporation**

Mr. Paul M. Miller
Manager, Consumer Affairs
**Uniroyal Goodrich Company**
600 South Main Street
Akron, OH 44397-0001
(216) 374-3796
**1 (800) 521-9796** (toll free)

Mr. Paul Tinebra
Corporate Manager, Customer Relations
**United Airlines**
P.O. Box 66100
Chicago, IL 60666
(312) 952-6168

Mr. Dick Porter
National Consumer Relations Manager
**United Parcel Service of America, Incorporated**
51 Weaver Street, OPS
Greenwich, CT 06836
(203) 862-6000

**United States Fidelity & Guarantee Company**
100 Light Street
Baltimore, MD 21202
(301) 547-3000

Bette Malone Relocation Service
**United Van Lines, Inc.**
One United Drive
Fenton, MO 63026
**1 (800) 325-3870** (toll free)

Mr. Arthur J. Ogle
Corporate Controller
**Universal Match Corporation**
1224 Fern Ridge Parkway
St. Louis, MO 63141
(314) 469-3655

Supervisor Customer Service
**Unocal Corporation**
Room 1447
P.O. Box 7600
Los Angeles, CA 90051
(213) 977-6956

Consumer Products Unit
**Upjohn Company**
7000 Portage Road
Kalamazoo, MI 49001
(616) 323-6004

## V

Consumer Relations Department
**Valvoline Oil Company**
3499 Dabney Drive
P.O. Box 14000
Lexington, KY 40512
(606) 268-7226

**Van Heusen Company**
281 Centennial Avenue
Piscataway, NJ 08854
(201) 885-5000
**1 (800) 631-5809**
(toll free outside NJ)

Mr. John McAna
Executive Vice President
**Van Munching and Co., Inc.**
1270 Avenue of the Americas, 10th Floor
New York, NY 10020
(212) 265-2685

Ms. Jan Still-Lindeman
**Vanity Fair**
640 Fifth Avenue
New York, NY 10019
(212) 582-6767
**1 (800) 832-8662** (toll free)

Ms. Elizabeth Martin
Director, Corporate Relations
**Viacom International, Inc.**
1211 Avenue of the Americas
New York, NY 10036
(212) 719-7556

Mr. Peter Doane
Vice President, Finance
**Vicorp Restaurants**
400 West 48th Avenue
Denver, CO 80216
(303) 296-2121

Customer Relations
**Visa USA, Inc.**
P.O. Box 8999
San Francisco, CA 94128-8999
(415) 570-3200

## W

Customer Service Representative
**Wagner Spray Tech Corporation**
1770 Fernbrook Lane
Plymouth, MN 55447
(612) 553-7168
**1 (800) 328-8251**
(toll free outside MN)

Customer Relations
**Wal-Mart Stores, Inc.**
702 S.W. Eighth Street
Bentonville, AR 72716
(501) 273-4000

Mr. Edward H. King, Director
Governmental and Corporate Relations
**Walgreen Company**
200 Wilmot Road
Deerfield, IL 60015
(312) 940-3500

Customer Service Department
**Walter Drake & Sons**
Drake Building
Colorado Springs, CO 80940
(719) 596-3140

Ms. Rebecca Pierce
Consumer Affairs Manager
**Wamsutta Pacific**
1285 Avenue of the Americas, 34th Floor
New York, NY 10019
(212) 903-2000

Customer Relations
**Wang Laboratories Inc.**
One Industrial Avenue
Lowell, MA 01851
(508) 967-6061

Mr. Alton G. Laliberte
Executive Vice President
**Warnaco Men's Apparel**
10 Water Street
Waterville, ME 04901
(207) 873-4241

Ms. Mary Richardson
Director, Consumer Affairs Division
**Warner-Lambert Company**
201 Tabor Road
Morris Plains, NJ 07950
(201) 540-2459
**1 (800) 338-0326**
(toll free in NJ)

**EPT**
**1 (800) 562-0266**
(toll free outside NJ)

**Early Detector Kit**
**1 (800) 334-3577**
(toll free outside NJ)

**Generic Warner Lambert Products**
**1 (800) 223-0182**
(toll free outside NJ)

**Parke Davis Products**
**1 (800) 524-2624**
(toll free outside NJ)

**Shick Razor**
**1 (800) 742-8377**
(toll free outside NJ)

**Trident**
**1 (800) 524-2854**
(toll free outside NJ)

Ms. Patricia Yenesel
Consumer Relations Manager
**Waterford/Wedgwood USA, Inc.**
P.O. Box 1454
Wall, NJ 07719
(201) 919-2000

Ms. Karen Wegmann
Executive Vice President
Customer Transactions
**Wells Fargo & Company**
155 Fifth Street, 7th Floor
MAC 0106-076
San Francisco, CA 94103
(415) 243-5298

Ms. Susan Kosling
Consumer Relations Manager
**Wendy's International, Inc.**
P.O. Box 256
Dublin, OH 43017
(614) 764-6800

Ms. Joanne Turchany
Manager of Consumer Information
**West Bend Company**
400 Washington Street
West Bend, WI 53095
(414) 334-2311

Ms. Francine Yesner
Consumer Affairs Manager
**WestPoint Pepperell**
1221 Avenue of the Americas
New York, NY 10020
(212) 382-5000

**Western Union Corporation**
One Lake Street
Upper Saddle River, NJ 07458
(201) 818-5000

Mr. Don Skinner
Director, Customer Relations
**Whirlpool Corporation**
Customer Relations Department
Administrative Center
2000 M-63 Benton Harbor, MI 49022
(616) 926-5101
**1 (800) 253-1301** (toll free)

Mr. Bill Friend
Manager of Customer Relations
and Information Center
**White Consolidated Industries**
6000 Perimeter Drive
Dublin, OH 43017
(614) 272-4100
**1 (800) 245-0600**
(toll free outside OH)

**Frigidaire Appliances**
**1 (800) 451-7007** (toll free)

**Gibson Appliances**
**1 (800) 458-1445** (toll free)

**Kelvinator Appliance Company**
**1 (800) 323-7773** (toll free)

**O'Keefe & Merit Appliances**
**1 (800) 537-5530** (toll free)

**Tappan Company, Inc.**
1 (800) 537-5530 (toll free)

**White Westinghouse**
**1 (800) 245-0600** (toll free)

**White Westinghouse**
**see White Consolidated Industries**

Ms. Terese Kaminskas
Corporate Communicator
**Wickes Companies, Inc.**
3340 Ocean Park Boulevard, Suite 2000
Santa Monica, CA 90405
(213) 452-0160

Customer Service
**Williams-Sonoma**
100 North Point Street
San Francisco, CA 94133
(415) 421-4555

Consumer Relations
**Windmere Corporation**
5980 Miami Lakes Drive
Miami Lakes, FL 33104
**1 (800) 327-7100**
(toll free)

Mr. Steve Evenson
Owner Relations Manager
**Winnebago Industries**
P.O. Box 152
Forest City, IA 50436
(515) 582-6939

**Winthrop Consumer Products**
**see Sterling Drug Inc.**

Public Relations
**Wisconsin Bell**
722 North Broadway, 13th Floor
Milwaukee, WI 53202
(414) 678-0681
**1 (800) 237-8576** (toll free)

**Wonderbread**
**see Continental Baking Company**

Customer Service
**F.W. Woolworth Company**
233 Broadway
New York, NY 10279
(212) 553-2202

Customer Service
**World Book, Inc.**
510 Merchandise Mart Plaza
Chicago, IL 60654
**1 (800) 621-8202** (toll free)

Ms. Allison Rader, Consumer Relations
**Wrangler**
P.O. Box 21488
Greensboro, NC 27420
(919) 373-3564/4036

Ms. Joan Weber
Consumer Affairs Administrator
**Wm. Wrigley Jr. Company**
410 North Michigan Avenue
Chicago, IL 60611
(312) 645-4071

## X

Customer Relations
**Xerox Corporation**
100 Clinton Avenue South
Rochester, NY 14644
(716) 423-5480

## Y

Mr. Buzz Huse, Manager
Customer Relations
**Yamaha Motor Corporation**
6555 Katella Avenue
Cypress, CA 90630
(714) 761-7439

## Z

Ms. Renee Hoke, Director
Communications
**Zale Corporation**
901 West Walnut Hill Lane
Irving, TX 75038
(214) 580-5104

**Zayre Corporation**
**see TJX Companies**

Mr. Larry Liddle, Director
Customer and Technical Service
**Zenith Data Systems**
1900 North Austin Avenue
Chicago, IL 60639
(312) 745-2464

Mr. John Pederson
Vice President,
Consumer Affairs
**Zenith Electronics Corporation**
1000 Milwaukee Avenue
Glenview, IL 60025
(312) 391-8100

# Car Manufacturers

If you have a problem with a car bought from a local dealer, first try to work it out with the dealer. If an agreement cannot be reached, contact the manufacturer's regional office. Many of these offices are listed in this section.

All of the toll-free "800" numbers can be reached from anywhere in the continental United States.

If the regional office cannot resolve the problem, you may wish to contact a dispute resolution program. A list of these programs begins on page 45.

## American Honda Motor Company, Inc.

*California, Nevada*
Customer Relations Department
**American Honda Motor Company, Inc.**
**Western Zone**
700 Van Ness Avenue
Torrance, CA 90509
(213) 781-4565

*Utah, Arizona, Colorado, New Mexico, Nebraska, Kansas, Oklahoma, Nevada*
Customer Relations Department
**American Honda Motor Company, Inc.**
**West Central Zone**
1600 South Abilene Street, Suite D
Aurora, CO 80012
(303) 696-3935

*Maine, Vermont, New Hampshire, New York State, Connecticut, Massachusetts, Rhode Island*
Customer Relations Department
**American Honda Motor Company, Inc.**
**New England Zone**
555 Old County Road
Windsor Locks, CT 06096
(203) 623-3310

*Tennessee, Alabama, Georgia, Florida*
Customer Relations Department
**American Honda Motor Company, Inc.**
**Southeast Zone**
1500 Morrison Parkway
Alpharetta, GA 30201
(404) 442-2045

*Minnesota, Iowa, Missouri, Wisconsin, Illinois*
Customer Relations Department
**American Honda Motor Company, Inc.**
**North Central Zone**
601 Campus Drive, Suite A-9
Arlington Heights, IL 60004
(312) 870-5600

*West Virginia, Maryland, Virginia, North Carolina, South Carolina, District of Columbia*
Customer Relations Department
**American Honda Motor Company, Inc.**
**Mid-Atlantic Zone Office**
209 Perry Parkway, Suite 10
Gaithersburg, MD 20877
(301) 990-2020

*Pennsylvania, New Jersey, Delaware, Long Island (New York), Connecticut*
Customer Relations Department
**American Honda Motor Company, Inc.**
**Northeast Zone**
115 Gaither Drive
Moorestown, NJ 08057
(609) 235-5533

*Michigan, Indiana, Ohio, Kentucky*
Customer Relations Department
**American Honda Motor Company, Inc.**
**Central Zone**
101 South Stanfield Road
Troy, OH 45373
(513) 332-6250

*Washington, Oregon, Idaho, Montana, Wyoming, North Dakota, South Dakota, Hawaii, Alaska*
Customer Relations Department
**American Honda Motor Company, Inc.**
**Northwest Zone**
12439 N. E. Airport Way
Portland, OR 97220
(503) 256-0943

*Texas, Arkansas, Louisiana, Mississippi*
Customer Relations Department
**American Honda Motor Company, Inc.**
**South Central Zone**
4529 Royal Lane
Irving, TX 75063
(214) 929-5481

**Corporate office:**
**American Honda Motor Company, Inc.**
Consumer Affairs Department
100 West Alondra Boulevard
Gardena, CA 90247
(213) 604-2430

## American Isuzu Motors, Inc.

*California*
Mr. Harold Bean
Regional Customer Relations Manager
**American Isuzu Motors, Inc.**
One Autry Street
Irvine, CA 92718
(714) 770-2626

*Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee*
Regional Customer Relations Manager
**American Isuzu Motors, Inc.**
**Southeast Region**
205 Hembree Park Drive
Roswell, GA 30076
(404) 475-1995

*Illinois, Indiana, Iowa, Kansas (Kansas City metro area), Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin*
Regional Customer Relations Manager
**American Isuzu Motors, Inc.**
**Central Region**
1830 Jarvis Avenue
Elk Grove Village, IL 60007
(312) 952-8111

*Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia*
Regional Customer Relations Manager
**American Isuzu Motors, Inc.**
**Northeast Region**
114 Pleasant Avenue
P.O. Box 925
Upper Saddle River, NJ 07458
(201) 784-1414

*Arizona, Arkansas, Colorado, Kansas, Louisiana, Nevada (southern), New Mexico, Oklahoma, Texas*
Regional Customer Relations Manager
**American Isuzu Motors, Inc.**
**Southwest Region**
805 W. North Carrier Parkway, Suite 200
Grand Prairie, TX 75050
(214) 647-2911

*Alaska, Hawaii, Idaho, Montana, Nevada (northern), Oregon, Utah, Washington, Wyoming*
Regional Customer Relations Manager
**American Isuzu Motors, Inc.**
**Northwest Region**
8727 148th Avenue, N.E.
Redmond, WA 98052
(206) 881-0203

**Headquarters:**
**American Isuzu Motors, Inc.**
2300 Pellissier Place
Whittier, CA 90601
(213) 949-0611

## American Motors Corporation
see Chrysler Motors Corporation

## American Suzuki Motor Corporation

3251 E. Imperial Highway
Brea, CA 92621
Attn: Customer Relations Department
**1 (800) 877-6900** (toll free)

## Audi of America, Inc.

*Arizona, southern California, Colorado, Nevada, Wyoming, New Mexico, South Dakota (Rapid City), Texas (El Paso), Utah*
Regional Service Manager
**Audi of America, Inc.**
**Pacific Region**
11300 Playa Street
Culver City, CA 90231
**1 (800) 822-AUDI** (toll free)

*Alaska, northern California, Idaho, Montana, Oregon, Washington*
Regional Service Manager
**Audi of America, Inc.**
**Western Region**
7106 Johnson Drive
Pleasanton, CA 94566
**1 (800) 822-AUDI** (toll free)

*Alabama, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, Texas (excluding El Paso)*
Regional Service Manager
**Audi of America, Inc.**
**Southern Region**
1940 The Exchange
Atlanta, GA 30339
**1 (800) 822-AUDI** (toll free)

*Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Ohio, North Dakota, South Dakota (excluding Rapid City), Wisconsin*
Regional Service Manager
**Audi of America, Inc.**
**Central Region**
420 Barclay Boulevard
Lincolnshire, IL 60069
**1 (800) 822-AUDI** (toll free)

Regional Service Manager
**Audi of America, Inc.**
**Atlantic Region**
9300 Martin Luther King, Jr. Highway
Lanham, MD 20706
(301) 386-6200
**1 (800) 822-AUDI** (toll free)

*Arkansas, Kansas, Missouri, Nebraska*
Vice-President for Service
**Volkswagen Mid-America, Inc.**
**Audi Division**
8825 Page Boulevard
St. Louis, MO 63114
(314) 429-8100
**1 (800) 822-AUDI** (toll free)

*Connecticut, New Jersey, New York*
Customer Relations Manager
**Audi Eastern**
Greenbush Road
Orangeburg, NY 62
**1 (800) 822-AUDI** (toll free)

**Corporate Office:**
Mr. Frank A. Pompa, Jr.
Consumer Services Manager
**Audi of America, Inc.**
888 West Big Beaver Road
Troy, MI 48007-3951
**1 (800) 822-AUDI** (toll free)

## BMW of North America, Inc.

*Arizona, southern California, southern Nevada (Las Vegas)*
Customer Relations Manager
**BMW of North America, Inc.**
**Western Region**
12541 Beatrice Street
P.O. Box 66916
Los Angeles, CA 90066
(213) 305-2913

*northern California, Nevada, Utah, Idaho, Washington, Oregon, Montana*
Customer Relations Manager
**BMW of North America, Inc.**
**Northwest Region**
6606 Owens Drive
Pleasanton, CA 94566
(415) 463-0690

*Tennessee, North Carolina (southwest), Mississippi, Alabama, Georgia, Florida, South Carolina*
Customer Relations Manager
**BMW of North America, Inc.**
**Southeast Region**
1280 Hightower Trail
Atlanta, GA 30350-2977
(404) 552-3800

*North Dakota, South Dakota, Minnesota, Wisconsin, Iowa, Illinois, Michigan, Indiana, Ohio, Kentucky*
Customer Relations Manager
**BMW of North America, Inc.**
**Central Region**
1002 E. Algonquin Road
Schaumburg, IL 60195
(312) 397-5713

*Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, Vermont*
Customer Relations Manager
**BMW of North America, Inc.**
**Eastern Region**
P.O. Box 1227
Woodcliff Lake, NJ 07675
(201) 307-4222

*Wyoming, Colorado, New Mexico, Texas, Oklahoma, Kansas, Nebraska, Missouri, Arkansas, Louisiana*
Customer Relations Manager
**BMW of North America, Inc.**
**Southwest Region**
1730 Briercroft Court, P.O. Box 819003
Dallas, TX 73581
(214) 323-7700

*North Carolina (Charlotte), District of Columbia, Virginia, Pennsylvania, Maryland, Delaware*
Customer Relations Manager
**BMW of North America, Inc.**
**Mid-Altantic Region**
21545 Ridge Top Circle
Sterling, VA 22170
(703) 450-7600

**Corporate Office:**
National Customer Relations Manager
**BMW of North America, Inc.**
P.O. Box 1227
Woodcliff Lake, NJ 07675
(201) 307-4000

## Chrysler Motors Corporation

*Nevada, Utah, Arizona, New Mexico, El Paso (TX)*
Customer Relations Manager
**Chrysler Motors Corporation**
**Phoenix Zone Office**
11811 N. Tatum Boulevard, Suite 4025
Phoenix, AZ 85028
(602) 953-6899

*southern California, Hawaii*
Customer Relations Manager
**Chrysler Motors Corporation**
**Los Angeles Zone Office**
P.O. Box 3019-C
Anaheim, CA 92803
(714) 870-4000

*California*
Customer Relations Manager
**Chrysler Motors Corporation**
**San Francisco Zone Office**
P.O. Box 5009
Pleasanton, CA 94566-0509
(415) 463-0656

*Wyoming, Kansas, Colorado, Nebraska, Idaho, Montana*
Customer Relations Manager
**Chrysler Motors Corporation**
**Denver Zone Office**
P.O. Box 39006
Denver, CO 80239
(303) 371-8888

*Florida*
Customer Relations Manager
**Chrysler Motors Corporation**
**Orlando Zone Office**
P.O. Box 593428
Orlando, FL 32859
(407) 352-7402

*Tennessee, Alabama, Georgia*
Customer Relations Manager
**Chrysler Motors Corporation**
**Atlanta Zone Office**
900 Circle 75 Parkway, Suite 1600
Atlanta, GA 30339
(404) 953-8880

*Iowa, northern Illinois, Indiana*
Customer Relations Manager
**Chrysler Motors Corporation**
**Chicago Zone Office**
650 Warrenville Road
Lisle, IL 60532
(312) 515-2400

*Oklahoma, Missouri, Nebraska, Kansas*
Customer Relations Manager
**Chrysler Motors Corporation**
**Kansas City Zone Office**
P.O. Box 25668
Overland Park, KS 66225-5668
(913) 469-3090

*Louisiana, Florida, Alabama, Mississippi*
Customer Relations Manager
**Chrysler Motors Corporation**
**New Orleans Zone Office**
P.O. Box 157
Metairie, LA 70004
(504) 838-8788

*Maryland, Virginia, West Virginia, Delaware, District of Columbia*
Customer Relations Manager
**Chrysler Motors Corporation**
**Washington, DC Zone Office**
P.O. Box 1900
Bowie, MD 20716
(301) 464-4040

*Massachusetts, Connecticut, Rhode Island, Maine, Vermont, New Hampshire*
Customer Relations Manager
**Chrysler Motors Corporation**
**Boston Zone Office**
550 Forbes Boulevard
Mansfield, MA 02048-2038
(508) 261-2299

*Michigan, Ohio, Indiana*
Customer Relations Manager
**Chrysler Motors Corporation**
**Detroit Zone Office**
P.O. Box 3000
Troy, MI 48007-3000
(313) 879-3600

*South Dakota, Minnesota, Iowa, Wisconsin, North Dakota, Nebraska*
Customer Relations Manager
**Chrysler Motors Corporation**
**Minneapolis Zone Office**
P.O. Box 1231
Minneapolis, MN 55440
(612) 553-2546

*Illinois, Missouri, Kentucky, Indiana*
Customer Relations Manager
**Chrysler Motors Corporation**
**St. Louis Zone Office**
P.O. Box 278
Hazelwood, MO 63042
(314) 895-0731

*New York, Pennsylvania*
Customer Relations Manager
**Chrysler Motors Corporation**
**Syracuse Zone Office**
P.O. Box 603
Dewitt, NY 13214
(315) 445-6941

*New Jersey, New York, Connecticut*
Customer Relations Manager
**Chrysler Motors Corporation**
**New York Zone Office**
500 Route 303
Tappan, NY 10983
(914) 359-0110

*North Carolina, South Carolina*
Customer Relations Manager
**Chrysler Motors Corporation**
**Charlotte Zone Office**
4944 Parkway Plaza Boulevard
Suite 470
Charlotte, NC 28217
(704) 357-7065

*Kentucky, Indiana, Ohio*
Customer Relations Manager
**Chrysler Motors Corporation**
**Cincinnati Zone Office**
P.O. Box 41902
Cincinnati, OH 45241
(513) 530-1500

*Oregon, Alaska, Washington, northern Idaho, western Montana*
Customer Relations Manager
**Chrysler Motors Corporation**
**Portland Zone Office**
P.O. Box 744
Beaverton, OR 97075
(503) 526-5555

*eastern Pennsylvania, New Jersey, Delaware*
Customer Relations Manager
**Chrysler Motors Corporation**
**Philadelphia Zone Office**
Valley Brook Corporate Center
101 Lincoln Wood Drive, Suite 320
Malvern, PA 19355
(215) 251-2990

*western Ohio, Pennsylvania, West Virginia*
Customer Relations Manager
**Chrysler Motors Corporation**
**Pittsburgh Zone Office**
Penn Center West 3, Suite 420
Pittsburgh, PA 15276
(412) 788-6622

*Arkansas, Mississippi, Tennessee*
Customer Relations Manager
**Chrysler Motors Corporation**
**Memphis Zone Office**
P.O. Box 18008
Memphis, TN 38181-0008
(901) 797-3870

*Texas (north)*
Customer Relations Manager
**Chrysler Motors Corporation**
**Dallas Zone Office**
P.O. Box 110162
Carrollton, TX 75011
(214) 242-8462

*Texas (south)*
Customer Relations Manager
**Chrysler Motors Corporation**
**Houston Zone Office**
363 East North Belt, Suite 590
Houston, TX 77060
(713) 820-7062/63

*Wisconsin, northeast Iowa*
Customer Relations Manager
**Chrysler Motors Corporation**
**Milwaukee Zone Office**
445 South Moorland Road, Suite 470
Brookfield, WI 53005
(414) 797-3750

**Corporate Office:**
Mr. E. F. Mahon
National Owner Relations Manager
**Chrysler Motors Corporation**
P.O. Box 1718
Detroit, MI 48288
**1 (800) 992-1997** (toll free)

## Jeep/Eagle Division of Chrysler Motors Corporation
see Chrysler Motors Corporation Offices

## Fiat Auto U.S.A., Inc.

**Corporate Office:**
Mr. Ormond Rossi
Vice President of Service and Engineering
**Fiat Auto U.S.A., Inc.**
777 Terrace Avenue
Hasbrouck Heights, NJ 07604
(201) 393-4000

## Ford Motor Company

*Arizona, New Mexico, western Texas*
Owner Relations Manager
**Ford Motor Company**
**Phoenix District Office**
P.O. Box 844
Phoenix, AZ 85001
(602) 230-0784

*southern California, southeastern Nevada*
Owner Relations Manager
**Ford Motor Company**
**Los Angeles District Office**
2200 West Sequoia
P.O. Box 4680-P
Anaheim, CA 92803
(714) 520-8300

*northern California, southern Oregon, western Nevada, Hawaii*
Owner Relations Manager
**Ford Motor Company**
**San Jose District Office**
P.O. Box 4002
Milpitas, CA 95035
(408) 262-9110

*Colorado, Wyoming, western Nebraska, southern Idaho, Utah, southwestern South Dakota, northeastern Nevada, Montana, southeastern Oregon*
Owner Relations Manager
**Ford Motor Company**
**Denver District Office**
P.O. Box 4028
Englewood, CO 80155
(303) 694-8600

*northern Georgia, eastern Alabama*
Owner Relations Manager
**Ford Motor Company**
**Atlanta District Office**
P.O. Box 105003
Atlanta, GA 30348
(404) 763-6440

*central and western Indiana, southeastern Illinois*
Owner Relations Manager
**Ford Motor Company**
**Indianapolis District Office**
P.O. Box 19448
Indianapolis, IN 46219
(317) 353-8251

*western Missouri, Kansas, northwestern Arkansas*
Owner Relations Manager
**Ford Motor Company**
**Kansas City District Office**
P.O. Box 501
Shawnee Mission, KS 66201
(913) 888-0141

*Kentucky, east central Tennessee, south central Indiana*
Owner Relations Manager
**Ford Motor Company**
**Louisville District Office**
P.O. Box 32080
Louisville, KY 40232
(502) 456-3700

*southern Mississippi, Louisiana, northeast Florida*
Owner Relations Manager
**Ford Motor Company**
**New Orleans District Office**
P.O. Box 8630
Metairie, LA 70011
(504) 454-6764

*Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut*
Owner Relations Manager
**Ford Motor Company**
**Boston District Office**
352 Turnpike Rd., Ste. 303
Southborough, MA 01772-1794
(508) 481-2798

*Michigan (excluding Upper Peninsula)*
Owner Relations Manager
**Ford Motor Company**
P.O. Box 1805
Dearborn, MI 48121-1805
(313) 337-6950

*Florida, southern Georgia*
Owner Relations Manager
**Ford Motor Company**
P.O. Box 1805
Dearborn, MI 48121
**1 (800) 392-9090** (toll free)

*northeastern Illinois, northwestern Indiana*
Owner Relations Manager
**Ford Motor Company**
P.O. Box 1805
Dearborn, MI 48121
**1 (800) 255-1433** (toll free)

*southwestern Pennsylvania, northern West Virginia, southeastern Ohio*
Owner Relations Manager
**Ford Motor Company**
P.O. Box 1085
Dearborn, MI 48121
**1 (800) 392-3673** (toll free)

*northwestern Wisconsin, Minnesota, North Dakota, northern South Dakota*
Owner Relations Manager
**Ford Motor Company**
**Twin Cities District Office**
P.O. Box 9303
Minneapolis, MN 55440
(612) 932-9799

*southern Illinois, eastern Missouri*
Owner Relations Manager
**Ford Motor Company**
**St. Louis District Office**
P.O. Box 24575
St. Louis, MO 63141
(314) 569-4455

*western Iowa, central and eastern Nebraska, southeastern South Dakota*
Owner Relations Manager
**Ford Motor Company**
**Omaha District Office**
P.O. Box 54440
Omaha, NE 68154
(402) 498-6050

*northeastern Pennsylvania, southeastern Pennsylvania, southern New Jersey, Delaware*
Owner Relations Manager
**Ford Motor Company**
**Philadelphia District Office**
P.O. Box 5030
Mt. Laurel, NJ 08054
(609) 662-8021

*northern New Jersey, eastern New York, southeastern New York, Long Island west and south Connecticut*
Owner Relations Manager
**Ford Motor Company**
**New York District Office**
U.S. Highway 46
Teterboro, NJ 07608
(201) 288-9421

*upper and western New York, northern Pennsylvania*
Owner Relations Manager
**Ford Motor Company**
**Buffalo District Office**
P.O. Box 244
Buffalo, NY 14225
(716) 631-4430

*North Carolina, South Carolina*
Owner Relations Manager
**Ford Motor Company**
**Charlotte District Office**
P.O. Box 220307
Charlotte, NC 28222
(704) 554-4501

*eastern and northwestern Ohio, northwestern Pennsylvania*
Owner Relations Manager
**Ford Motor Company**
**Cleveland District Office**
P.O. Box 41035
Brecksville, OH 44141
(216) 526-6900

*southern Ohio, southern West Virginia, eastern Kentucky, southeastern Indiana*
Owner Relations Manager
**Ford Motor Company**
**Cincinnati District Office**
P.O. Box 6308
Cincinnati, OH 45215-6308
(513) 398-4884

*Arkansas, western Tennessee, northern Mississippi, northwestern Alabama*
Owner Relations Manager
**Ford Motor Company**
**Memphis District Office**
P.O. Box 190
Cordova, TN 38018
(901) 757-1076

*northern Texas, Oklahoma*
Owner Relations Manager
**Ford Motor Company**
**Dallas District Office**
P.O. Box 110037
Carrollton, TX 75011
(214) 323-6299

*southern Texas*
Owner Relations Manager
**Ford Motor Company**
**Houston District Office**
P.O. Box 827
Houston, TX 77001
(713) 680-4260

*Maryland, Virginia, eastern West Virginia*
Owners Relations Manager
**Ford Motor Company**
**Washington District Office**
8051 Gatehouse Road
Falls Church, VA 22046
(703) 698-2052

*Alaska, Washington, northern Oregon, northern Idaho*
Owner Relations Manager
**Ford Motor Company**
**Seattle District Office**
13555 South East 36th St.
Suite 200
Bellevue, WA 98006
(206) 244-5800

*Wisconsin (excluding northwest corner), Michigan (Upper Peninsula)*
Owner Relations Manager
**Ford Motor Company**
**Milwaukee District Office**
P.O. Box 267
Brookfield, WI 53005
(414) 785-3100

**National Office:**
Owner Relations Manager
**Ford Motor Company**
Ford Parts and Service Division
3000 Schaefer Road
Dearborn, MI 48121
(313) 337-6950
**1 (800) 255-1433** (toll free)
**1 (800) 521-4140** (toll free—Lincoln)
**1 (800) 551-5747**
(toll free—Taurus/Mercury Sable)
**1 (800) 437-8237** (toll free—Merkur)
**1 (800) 282-0959**
(toll free towing and technical information)

## General Motors Corporation

Consumer Relations
**General Motors Corporation**
**Cadillac Motor Car Division**
2860 Clark Street
Detroit, MI 48232
(313) 554-5536
**1 (800) 458-8006** (toll free)

Customer Assistance Center
**General Motors Corporation**
**Buick Motor Division**
902 East Hamilton Avenue
Flint, MI 48550
**1 (800) 521-7300** (toll free)

Customer Service Department
**General Motors Corporation**
**Oldsmobile Division**
P.O. Box 30095
Lansing, MI 48909-7595
(517) 377-5546

Customer Service Department
**General Motors Corporation**
**GMC Truck and Coach Operation**
31 Judson Street
Pontiac, MI 48058
(313) 456-4547

Customer Assistance Department
**General Motors Corporation**
**Chevrolet/Geo Motor Division**
P.O. Box 7047
Troy, MI 48009-7047
**1 (800) 222-1020** (toll free)

Customer Service Department
**General Motors Corporation**
**Pontiac Motor Division**
One Pontiac Plaza
Pontiac, MI 48053
**1 (800) 762-2737** (toll free)

## HONDA
## see American Honda Motor Company, Inc.

## ISUZU
## see American Isuzu

## Jaguar Cars, Inc.

**Western Zone**
Customer Relations Manager
**Jaguar Cars, Inc.**
422 Valley Drive
Brisbane, CA 94005
(415) 467-9402

**Eastern Zone**
Customer Relations Manager
**Jaguar Cars, Inc.**
600 Willow Tree Road
Leonia, NJ 07605
(201) 592-5200

## Mazda Canada, Inc.

Customer Relations Manager
**Mazda Canada, Inc.**
821 Brock Road South
Pickering, Ontario, Canada L1W3L6
(416) 831-4222

## Mazda Motors of America (Central), Inc.

*Arizona, California, Colorado, Nevada, New Mexico, Utah, Wyoming*
Mr. Matt Reiter
Consumer Communications Manager
**Mazda Motors of America, Inc.**
**Pacific Region**
9451 Toledo Way
Irvine, CA 92718
(714) 380-7705

*Illinois, Indiana, Michigan, Ohio, Wisconsin*
Mr. Hal Paulsen
Consumer Communications Manager
**Mazda Motors of America, Inc.**
**Great Lakes Region**
618 Kenmoor S.E.
Grand Rapids, MI 49501-2008
(616) 949-9305

*Arkansas, Iowa, Kansas, Kentucky, Louisiana, Mississippi, Missouri, Nebraska, Oklahoma, Tennessee, Texas*
Mr. Jack Miller
Consumer Communications Manager
**Mazda Motors of America, Inc.**
**Gulf Region**
10445 Corporate Drive
Sugar Land, TX 77478
(713) 240-5800

*Alaska, Idaho, Minnesota, Montana, North Dakota, Oregon, South Dakota, Washington*
Mr. Stan Crews
Consumer Communications Manager
**Mazda Motors of America, Inc.**
**Northwest Region**
8621 South 180th Street
Kent, WA 90132
(206) 251-5920

## Mazda Motors of America (East), Inc.

*Alabama, Florida, Georgia, North Carolina, South Carolina*
Customer Relations Manager
**Mazda Motors of America (East), Inc.**
**Southeast Region**
P.O. Box 16305
Jacksonville, FL 32245-6345
(904) 731-4010

*Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, District of Columbia, West Virginia*
Customer Relations Manager
**Mazda Motors of America (East), Inc.**
**Northeast Region**
865 Centennial Avenue
Piscataway, NJ 08854
(201) 885-1200

## Mercedes-Benz of North America, Inc.

*southern California, Arizona*
Owner Service Manager
**Mercedes-Benz of North America, Inc.**
**Los Angeles Zone**
851 East Watsoncenter Rd.
P.O. Box 4625
Carson, CA 90745
(213) 835-8315

*northern California, Washington, Oregon, Nevada, Montana, Idaho, Utah, Western Wyoming, Alaska, Hawaii*
Owner Service Manager
**Mercedes-Benz of North America, Inc.**
**San Francisco Zone**
513 Eccles Avenue
South San Francisco, CA 94080
(415) 871-5125

*western North Carolina, South Carolina, Tennessee, Mississippi, Alabama, Georgia, Florida*
Owner Service Manager
**Mercedes-Benz of North America, Inc.**
**Jacksonville Zone**
8813 Western Way
P.O. Box 17604
Jacksonville, FL 32245
(904) 731-4040

*Illinois, Indiana, Ohio, Kentucky, Michigan, Wisconsin, Minnesota, North Dakota, eastern South Dakota, Nebraska, Iowa, Missouri, eastern Kansas*
Owner Service Manager
**Mercedes-Benz of North America, Inc.**
**Chicago Zone**
3333 Charles Street
Franklin Park, IL 60131
(312) 455-9131

*western New York, Pennsylvania, eastern Ohio, West Virginia, Virginia, Maryland, eastern North Carolina, Delaware, District of Columbia*
Owner Service Manager
**Mercedes-Benz of North America, Inc.**
**Washington, DC Zone**
Baltimore Commons Business Park,
2nd Floor
1300 Mercedes Drive
Hanover, MD 21076
(301) 859-9160

*Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, Connecticut, northern New Jersey, upstate New York*
Owner Service Manager
**Mercedes-Benz of North America, Inc.**
**New York Zone**
One Glenview Road
P.O. Box 277
Montvale, NJ 07645
(201) 573-2501

*Texas, Arkansas, Louisiana, Oklahoma, western Kansas, New Mexico, Colorado, Eastern Wyoming*
Owner Service Manager
**Mercedes-Benz of North America, Inc.**
**Houston Zone**
9550 North Loop East
P.O. Box 24396
Houston, TX 77229
(713) 675-6126

**Corporate Office:**
Owner Service Department
**Mercedes-Benz of North America, Inc.**
One Mercedes Drive
Montvale, NJ 07645
(201) 573-0600

## Mitsubishi Motor Sales of America, Inc.

Consumer Relations Manager
**Mitsubishi Motor Sales of America**
**Western Regional Office**
6450 West Katella Avenue
Cypress, CA 90630
**1 (800) 222-0037** (toll free)

Consumer Relations Manager
**Mitsubishi Motor Sales of America**
**South Eastern Regional Offices**
6488 Currin Drive
Orlando, FL 32811
**1 (800) 222-0037** (toll free)

Consumer Relations Manager
**Mitsubishi Motor Sales of America**
**North Central Regional Office**
555 Pierce
Suite 195
Itica, IL 60143
**1 (800) 222-0037** (toll free)

**Mitsubishi Motor Sales of America, Inc.**
**North Eastern Regional Office**
516 Heron Drive
Bridgeport, NJ 08014
**1 (800) 222-0037** (toll free)

Consumer Relations Manager
**Mitsubishi Motor Sales of America**
**South Western Regional Office**
8100 Mesquite Bend Drive
Irving, TX 75063
**1 (800) 222-0037** (toll free)

**Corporate Office:**
National Consumer Relations Manager
**Mitsubishi Motor Sales of America, Inc.**
6400 West Katella Avenue
Cypress, CA 90630
**1 (800) 222-0037**

## Nissan Motor Corporation in USA

P.O. Box 191
Gardena, CA 90248-0191
**1 (800) 647-7261**
(toll free—all consumer inquiries)

## Peugeot Motors of America, Inc.

Mr. William J. Atanasio
National Customer Relations Manager
**Peugeot Motors of America, Inc.**
One Peugeot Plaza
P.O. Box 607
Lyndhurst, NJ 07071
(201) 935-8400
**1 (800) 345-5549** (toll free)

## Porsche Cars North America, Inc.

Custc ıer Relations Manager
**Porsche Cars North America, Inc.**
100 West Liberty Street
P.O. Box 30911
Reno, NV 89520-3911
(702) 348-3154

## Saab-Scania of America, Inc.

National Consumer Relations
Saab Drive
P.O. Box 697
Orange, CT 06477
(203) 795-5671
**1 (800) 548-1156** (toll free in CT)
**1 (800) 255-9007** (toll free)

## Subaru of America

*Arkansas, Louisiana, Tennessee, Alabama, Mississippi*
Customer Relations Manager
**Subaru South, Inc.**
8923 Fourche Dam Pike
Little Rock, AR 72206
(501) 490-2770

*Arizona, California, Nevada*
Owner Service Manager
**Subaru of America, Western Region**
12 Whatney Drive
Irvine, CA 92718
(714) 951-6592

*Georgia, South Carolina, Florida*
Owner Service Manager
**Southeast Region Subaru**
P.O. Box 3007
West Palm Beach, FL 33409
(407) 683-3066

*Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Missouri, North Dakota, Ohio, South Dakota, Wisconsin*
Owner Service Manager
**Subaru Mid-America Region**
301 Mitchell Court
Addison, IL 60101
(312) 953-1188

*West Virginia, Virginia, North Carolina, Maryland, District of Columbia*
Owner Service Manager
**Subaru Mid-Atlantic Region**
8611 Larkin Road
Savage, MD 20763
(301) 498-1700

*Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, Connecticut*
Customer Relations Manager
**Subaru of New England, Inc.**
95 Morse Street
Norwood, MA 02062
(617) 769-5100

*southern New Jersey, Pennsylvania, Delaware*
Customer Relations Manager
**Penn Jersey Subaru, Inc.**
Glen Avenue and Foster Road
P.O. Box P
Moorestown, NJ 08057
(609) 234-7600

*New York, north New Jersey*
Customer Relations Manager
**Subaru Distributors Corporation**
6 Ramland Road
Orangeburg, NY 10962
(914) 359-2500

*Hawaii*
**Schuman-Carriage Co. Inc.**
1234 South Beretania Street
P.O. Box 2420
Honolulu, Hawaii 96804
(808) 533-6211

*Alaska, Colorado, Idaho, Kansas, Montana, Nebraska, Oregon, Utah, Washington, Wyoming*
Owner Service Manager
**Subaru of America**
**Northwest Region**
8040 East 33rd Drive
Portland, OR 97211
(503) 287-4171

*New Mexico, Oklahoma, Texas*
**Subaru of America**
**Southwest Region**
Owner Service Manager
12615 San Pedro Avenue
P.O. Box 791-990
San Antonio, TX 78279
(512) 496-1441

**Corporate Office:**
Owner Service Department
**Subaru of America**
P.O. Box 6000
Cherry Hill, NJ 08034
(609) 488-3278

## Toyota Motor Sales, Inc.

Customer Assistance Center
**Toyota Motor Sales USA, Inc.**
Department A404
19001 South Western Avenue
Torrance, CA 90509
**1 (800) 331-4331** (toll free)

## Volkswagen United States, Inc.

*Arkansas, Kansas, Missouri, Nebraska*
Vice President for Service
**Volkswagen Mid-America, Inc.**
8825 Page Boulevard
St. Louis, MO 63114
(314) 429-8100
**1 (800) 822-8987** (toll free)

Connecticut, New Jersey, New York
Customer Relations Manager
**World-wide Volkswagen Corp.**
Greenbush Road
Orangeburg, NY 10962
(914) 578-5000

For all other locations:
Consumer Relations Manager
**Volkswagen United States, Inc.**
888 West Big Beaver
Troy, MI 48007
(313) 362-6000
**1 (800) 822-8987** (toll free)

**Volvo North America**

**Corporate Office:**
Operations Manager
**Volvo North America**
P.O. Box 913
Rockleigh, NJ 07647
(201) 767-4737

**Yugo America, Inc.**

Director Customer Services
**Yugo America, Inc.**
28 Park Way
Upper Saddle River, NJ 07458
(201) 825-4600

# Used Cars

1. Look for and read the "buyer's guide," which must be displayed in the window of all used cars sold by dealers. The buyer's guide explains who must pay for repairs after purchase. It will tell you if there is a warranty on the car, what the warranty covers, and whether a service contract is available.

2. Comparison shop for price, condition, warranty, and mileage for the model(s) you are interested in buying. Also compare available interest rates and other terms of financing agreements.

3. To estimate the total cost of the car, add in any interest rates for financing, the cost of a service contract (if any), and any service or repair expenses you will be likely to pay.

4. Before buying the car, you might want to consider having a mechanic inspect it.

5. Check the reliability of the dealer with your state or local consumer protection agency. Also check the local Better Business Bureau to see if there are a large number of complaints against the dealer.

6. When purchasing a used car from someone other than a dealer, get a bill of sale, the proper title and registration, and copies of all financial transactions.

# Car Repair

1. Before having your car repaired, check the shop's complaint record with your state or local consumer protection office or local Better Business Bureau.

2. Describe the problems you are having with the car as completely as possible. Tell the mechanic exactly what you want done.

3. Before you leave the car, make sure the work order reflects what you want done.

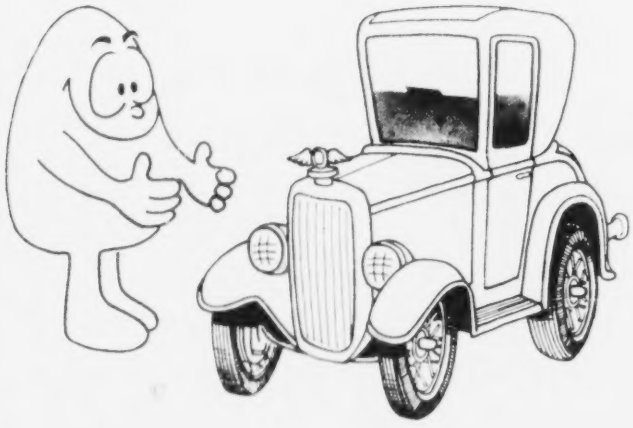
4. Ask for a written estimate before any major repair work is done. Make sure the work order says that you must approve any additional repair work.

5. If additional work is done without your permission, you don't have to pay for the unapproved work, and you have the right to have your bill adjusted.

6. Ask to inspect and/or keep all replaced parts.

7. Keep copies of all work orders and receipts and get all warranties in writing.

8. Many states have "lemon" laws for new cars that have recurring problems. Contact your local or state consumer protection office for more details.



# Better Business Bureaus

Better Business Bureaus (BBBs) are non-profit organizations sponsored by local businesses. BBBs offer a variety of consumer services. For example, they can provide consumer education materials, answer consumer questions, help with complaints, and provide general information about a company's consumer complaint record. If you need help with a consumer question or complaint, call your local BBB to ask about their services. This list includes the local BBBs in the United States. The National Headquarters can give you the addresses for BBBs in Canada and Israel.

## National Headquarters

Council of Better Business Bureaus, Inc.
4200 Wilson Boulevard
**Arlington,** VA 22203
(703) 276-0100

## Local Bureaus

### Alabama

1214 South 20th Street
**Birmingham,** AL 35205
(205) 558-2222

P.O. Box 383
**Huntsville,** AL 35804
(205) 533-1640

707 Van Antwerp Building
**Mobile,** AL 36602
(205) 433-5494, 5495

Commerce Street, Suite 810
**Montgomery,** AL 36104
(205) 262-5606

### Alaska

3380 C Street, Suite 100
**Anchorage,** AK 99503
(907) 562-0704

### Arizona

4428 North 12th Street
**Phoenix,** AZ 85014
(602) 264-1721

50 West Drachman Street
Suite 103
**Tucson,** AZ 85705
(602) 622-7651 (inquiries)
(602) 622-7654 (complaints)

### Arkansas

1415 S. University Avenue
**Little Rock,** AR 72204
(501) 664-7274

### California

705-18th Street
**Bakersfield,** CA 93301
(805) 322-2074

P.O. Box 970
**Colton,** CA 92324
(714) 825-7280

6101 Ball Rd., Suite 309
**Cypress,** CA 90630
(714) 527-0680

5070 North Sixth, Suite 176
**Fresno,** CA 93710
(209) 222-8111

510-16th St., Suite 550
**Oakland,** CA 94612
(415) 839-5900

400 S Street
**Sacramento,** CA 95814
(916) 443-6843

525 B Street, Suite 301
**San Diego,** CA 92101-4408
(619) 234-0966

33 New Montgomery St. Tower
**San Francisco,** CA 94105
(415) 243-9999

1505 Meridian Avenue
**San Jose,** CA 95125
(408) 978-8700

P.O. Box 294
**San Mateo,** CA 94401
(415) 347-1251

P.O. Box 746
**Santa Barbara,** CA 93102
(805) 963-8657

1111 North Center Street
**Stockton,** CA 95202
(209) 948-4880, 4881

### Colorado

P.O. Box 7970
**Colorado Springs,** CO 80933
(719) 636-1155

1780 South Bellaire, Suite 700
**Denver,** CO 80222
(303) 758-2100 (inquiries)
(303) 758-2212 (complaints)

1730 S. College Ave., #303
**Fort Collins,** CO 80525
(303) 484-1348

432 Broadway
**Pueblo,** CO 81004
(719) 542-6464

### Connecticut

2345 Black Rock Turnpike
**Fairfield,** CT 06430
(203) 374-6161

2080 Silas Deane Highway
**Rocky Hill,** CT 06067-2311
(203) 529-3575

100 South Turnpike Road
**Wallingford,** CT 06492
(203) 269-2700 (inquiries)
(203) 269-4457 (complaints)

### Delaware

P.O. Box 300
**Milford,** DE 19963
(302) 422-6300 (Kent)
(302) 856-6969 (Sussex)

P.O. Box 5361
**Wilmington,** DE 19808
(302) 996-9200

### District of Columbia

1012 14th Street, N.W.
**Washington,** DC 20005
(202) 393-8000

### Florida

13770-58th St., N., #309
**Clearwater,** FL 33520
(813) 535-5522

2976-E Cleveland Avenue
**Fort Myers,** FL 33901
(813) 334-7331
**1 (801) 226-0666** (toll free in FL and parts of southern GA)

3100 University Blvd., S., #23
**Jacksonville,** FL 32216
(904) 721-2288

2605 Maitland Center Parkway
**Maitland,** FL 32751-7147
(407) 660-9500

16291 N.W. 57th Avenue
**Miami,** FL 33014-6709
(305) 625-0307 (inquiries for Dade County)
(305) 625-1302 (complaints for Dade County)
(305) 524-2803 (inquiries for Broward County)
(305) 527-1643 (complaints for Broward County)

250 School Rd., Suite 11-W
**New Port Richey,** FL 34652
(813) 842-5459

P.O. Box 1511
**Pensacola,** FL 32597-1511
(904) 433-6111

1950 Port St. Lucie Blvd., #211
**Port St. Lucie,** FL 34952
(407) 878-2010
(407) 337-2083

1111 N. Westshore Blvd.,
Suite 207
**Tampa,** FL 33607
(813) 875-6200

2247 Palm Beach Lakes Blvd.,
#211
**West Palm Beach,** FL
33409-3408
(407) 686-2200

### Georgia

1319-B Dawson Road
**Albany,** GA 31707
(912) 883-0744

100 Edgewood Avenue
Suite 1012
**Atlanta,** GA 30303
(404) 688-4910

P.O. Box 2085
**Augusta,** GA 30903
(404) 722-1574

P.O. Box 2587
**Columbus,** GA 31902
(404) 324-0712 (inquiries)
(404) 324-0713 (complaints)

6606 Abercorn St., Suite 108-C
**Savannah,** GA 31416
(912) 354-7521

### Hawaii

1600 Kapiolani Boulevard
Suite 704
**Honolulu,** HI 96814
(808) 942-2355

### Idaho

409 West Jefferson
**Boise,** ID 83702
(208) 342-4649
(208) 467-5547

545 Shoup, Suite 210
**Idaho Falls,** ID 83402
(208) 523-9754

### Illinois

211 W. Wacker Drive
**Chicago,** IL 60606
(312) 444-1188 (inquiries)
(312) 346-3313 (complaints)

109 S.W. Jefferson St., #305
**Peoria,** IL 61602
(309) 673-5194

515 N. Court Street
**Rockford,** IL 61110
(815) 963-BBB2

### Indiana

P.O. Box 405
**Elkhart,** IN 46515
(219) 262-8996

119 S.E. Fourth Street
**Evansville,** IN 47708
(812) 422-6879

1203 Webster Street
**Fort Wayne,** IN 46802
(219) 423-4433

4231 Cleveland Street
**Gary,** IN 46408
(219) 980-1511
(219) 769-8053
(219) 926-5669

Victoria Centre
22 East Washington Street
**Indianapolis,** IN 46204
(317) 637-0197

320 S. Washington St., #101
**Marion,** IN 46952
(317) 668-8954, 8955

Whitinger Building, Room 150
**Muncie,** IN 47306
(317) 285-5668

509-85 U.S. #33, North
**South Bend,** IN 46637
(219) 277-9121

### Iowa

2435 Kimberly Road
#110 North
**Bettendorf,** IA 52722
(319) 355-6344

1500 Second Avenue, S.E.
#212
**Cedar Rapids,** IA 52403
(319) 366-5401

615 Insurance Exchange
Building
**Des Moines,** IA 50309
(515) 243-8137

318 Badgerow Building
**Siouxland,** IA 51101
(712) 252-4501

### Kansas

501 Jefferson, Suite 24
**Topeka,** KS 66607
(913) 232-0455

300 Kaufman Building
**Wichita,** KS 67202
(316) 263-3146

### Kentucky

154 Patchen Dr., Suite 90
**Lexington,** KY 40502
(606) 268-4128

844 Fourth Street
**Louisville,** KY 40203
(502) 583-6546

### Louisiana

1605 Murray St., Suite 117
**Alexandria,** LA 71301
(318) 473-4494

2055 Wooddale Boulevard
**Baton Rouge,** LA 70806
(504) 926-3010

300 Bond Street
**Houma,** LA 70361
(504) 868-3456

P.O. Box 30297
**Lafayette,** LA 70593
(318) 234-8341

P.O. Box 1681
**Lake Charles,** LA 70602
(318) 433-1633

141 De Siard Street, Suite 300
**Monroe,** LA 71201
(318) 387-4600, 4601

1539 Jackson Avenue
**New Orleans,** LA 70130
(504) 581-6222

1401 North Market Street
**Shreveport,** LA 71101
(318) 221-8352

### Maine

812 Stevens Avenue
**Portland,** ME 04103
(207) 878-2715

### Maryland

2100 Huntingdon Avenue
**Baltimore,** MD 21211-3215
(301) 347-3990

### Massachusetts

Eight Winter Street
**Boston,** MA 02108
(617) 482-9151 (inquiries)
(617) 482-9190 (complaints)

106 State Road, Suite 4
**North Dartmouth,** MA 02747
(508) 999-6060

One Kendall Street, Suite 307
**Framingham,** MA 01701
(508) 872-5585

78 North Street, Suite 1
**Hyannis,** MA 02601
(508) 771-3022

316 Essex Street
**Lawrence,** MA 01840
(508) 687-7666

293 Bridge Street, Suite 324
**Springfield,** MA 01103
(413) 734-3114

P.O. Box 379
**Worcester,** MA 01601
(508) 755-2548

### Michigan

150 Michigan Avenue
**Detroit,** MI 48226
(313) 962-7566 (inquiries)
(313) 962-6785 (complaints)

620 Trust Building
**Grand Rapids,** MI 49503
(616) 774-8236

### Minnesota

1745 University Avenue
**St. Paul,** MN 55104
(612) 646-7700

### Mississippi

2917 West Beach Blvd, #103
**Biloxi,** MS 39531
(601) 374-2222

105 Fifth Street
**Columbus,** MS 39701
(601) 327-8594

P.O. Box 390
**Jackson,** MS 39205-0390
(601) 948-8222

### Missouri

306 East 12th Street
Suite 1024
**Kansas City,** MO 64106
(816) 421-7800

5100 Oakland, Suite 200
**St. Louis,** MO 63110
(314) 531-3300

205 Park Central, East, #509
**Springfield,** MO 65806
(417) 862-9231

### Nebraska

719 North 48th Street
**Lincoln,** NE 68504
(402) 467-5261

1613 Farnam Street
**Omaha,** NE 68102
(402) 346-3033

### Nevada

1022 E. Sahara Avenue
**Las Vegas,** NV 89104
(702) 735-6900, 1969

P.O. Box 21269
**Reno,** NV 89505
(702) 322-0657

### New Hampshire

410 South Main Street
**Concord,** NH 03301
(603) 224-1991
**1 (800) 852-3757**
(toll free in NH)

### New Jersey

1700 Whitehorse
Hamilton Square
**Trenton,** NJ 08690
(609) 588-0808
(Mercer County)
(201) 536-6306
(Monmouth County)
(201) 329-6855
(Middlesex, Somerset and
Hunderton counties)

34 Park Place
**Newark,** NJ 07102
(201) 642-INFO

Two Forest Avenue
**Paramus,** NJ 07652
(201) 845-4044

1721 Route #37, East
**Toms River,** NJ 08753
(201) 270-5577

### New Mexico

4600-A Montgomery, NE, #200
**Albuquerque,** NM 87109
(505) 884-0500
**1 (800) 445-1461**
(toll free in NM)

308 North Locke
**Farmington,** NM 87401
(505) 326-6501

2407 W. Picacho, Suite B-2
**Las Cruces,** NM 88005
(505) 524-3130

1210 Luisa Street, Suite 5
**Santa Fe,** NM 87502
(505) 988-3648

### New York

346 Delaware Avenue
**Buffalo,** NY 14202
(716) 856-7180

266 Main Street
**Farmingdale,** NY 11735
(516) 420-0500

257 Park Avenue, South
**New York,** NY 10010
(212) 533-6200

1122 Sibley Tower
**Rochester,** NY 14604
(716) 546-6776

100 University Building
**Syracuse,** NY 13202
(315) 479-6635

120 East Main Street
**Wappinger Falls,** NY 12590
(914) 297-6550

30 Glenn Street
**White Plains,** NY 10603
(914) 428-1230, 1231

### North Carolina

801 BB&T Building
**Asheville,** NC 28801
(704) 253-2392

1130 East 3rd Street
Suite 400
**Charlotte**, NC 28204
(704) 332-7151
**1 (800) 532-0477**
(toll free in NC)

3608 West Friendly Avenue
**Greensboro**, NC 27410
(919) 852-4240, 4241, 4242

P.O. Box 1882
**Hickory**, NC 28603
(704) 464-0372

3120 Poplarwood Drive
Suite 101
**Raleigh**, NC 27604-1080
(919) 872-9240

2110 Cloverdale Avenue, #2-B
**Winston-Salem**, NC 27103
(919) 725-8348

## Ohio

P.O. Box 80596
**Akron**, OH 44308
(216) 253-4590

1434 Cleveland Avenue, N.W.
**Canton**, OH 44703
(216) 454-9401

898 Walnut Street
**Cincinnati**, OH 45202
(513) 421-3015

2217 East 9th St., Suite 200
**Cleveland**, OH 44115
(216) 241-7678

527 South High Street
**Columbus**, OH 43215
(614) 221-6336

40 West Fourth Street
Suite 1250
**Dayton**, OH 45402
(513) 222-5825
**1 (800) 521-8357**
(toll free in OH)

P.O. Box 269
**Lima**, OH 45802
(419) 223-7010

P.O. Box 1706
**Mansfield**, OH 44910
(419) 522-1700

425 Jefferson Avenue
Suite 909
**Toledo**, OH 43604
(419) 241-6276

345 N. Market
**Wooster**, OH 44691
(216) 263-6444

P.O. Box 1495
**Youngstown**, OH 44501
(216) 744-3111

## Oklahoma

17 South Dewey
**Oklahoma City**, OK 73102
(405) 239-6860 (inquiries)
(405) 239-6081 (inquiries)
(405) 239-6083 (complaints)

6711 S. Yale, Suite 230
**Tulsa**, OK 71436
(918) 492-1266

## Oregon

601 S.W. Alder St., Suite 615
**Portland**, OR 97205
(503) 226-3981

## Pennsylvania

528 North New Street
**Bethlehem**, PA 18018
(215) 866-8780

6 Marion Court
**Lancaster**, PA 17602
(717) 291-1151
(717) 232-2800 (Harrisburg)
(717) 846-2700 (York County)

P.O. Box 2297
**Philadelphia**, PA 19103
(215) 496-1000

610 Smithfield Street
**Pittsburgh**, PA 15222
(412) 456-2700

P.O. Box 993
**Scranton**, PA 18501
(717) 342-9129

## Puerto Rico

G.P.O. Box 70212
**San Juan**, PR 00936
(809) 756-5400

## Rhode Island

Bureau Park
P.O. Box 1300
**Warwick**, RI 02887-1300
(401) 785-1212 (inquiries)
(401) 785-1213 (complaints)

## South Carolina

1830 Bull Street
**Columbia**, SC 29201
(803) 254-2525

311 Pettigru Street
**Greenville**, SC 29601
(803) 242-5052

P.O. Box 8603
**Myrtle Beach**, SC 29578-8603
(803) 448-6100

## Tennessee

P.O. Box 1176 TCAS
**Blountville**, TN 37617
(615) 323-6311

1010 Market Street, Suite 200
**Chattanooga**, TN 37402
(615) 266-6144
(615) 479-6096
(Bradley County only)
(615) 266-6144
(serves north Georgia counties of Whitfield and Murray only)

P.O. 10327
**Knoxville**, TN 37939-0327
(615) 522-2552, 2130, 2139

P.O. Box 41406
**Memphis**, TN 38174-1406
(901) 272-9641

One Commerce Place
Suite 1830
**Nashville**, TN 37239
(615) 254-5872

## Texas

3300 S. 14th St., Suite 307
**Abilene**, TX 79605
(915) 691-1533

P.O. Box 1905
**Amarillo**, TX 79106
(806) 358-6222

1005 American Plaza
**Austin**, TX 78701
(512) 476-1616

P.O. Box 2988
**Beaumont**, TX 77704
(409) 835-5348

202 Varisco Building
**Bryan**, TX 77801
(409) 823-8148, 8149

4535 S. Padre Island Drive
**Corpus Christi**, TX 78411
(512) 854-2892

2001 Bryan Street, Suite 850
**Dallas**, TX 75201
(214) 220-2000

1910 East Yandell
**El Paso**, TX 79903
(915) 545-1212, 1264

106 West Fifth Street
**Fort Worth**, TX 76102
(817) 332-7585

2707 North Loop West
Suite 900
**Houston**, TX 77008
(713) 868-9500

P.O. Box 1178
**Lubbock**, TX 79401
(806) 763-0459

P.O. Box 60206
**Midland**, TX 79711
(915) 563-1880
**1 (800) 592-4433**
(toll free in TX)

P.O. Box 3366
**San Angelo**, TX 76902-3366
(915) 653-2318

1800 Northeast Loop 410, #400
**San Antonio**, TX 78217
(512) 828-9441

P.O. Box 6652
**Tyler**, TX 75711-6652
(214) 581-5704

P.O. Box 7203
**Waco**, TX 76714-7203
(817) 772-7530

P.O. Box 69
**Weslaco**, TX 78596
(512) 968-3678

1106 Brook Avenue
**Wichita Falls**, TX 76301
(817) 723-5526

## Utah

385 24th Street, Suite 717
**Ogden**, UT 84401
(801) 399-4701

1588 South Main
**Salt Lake City**, UT 84115
(801) 487-4656
(801) 377-2611 (Provo)

## Virginia

3608 Tidewater Drive
**Norfolk**, VA 23509
(804) 627-5651

701 East Franklin, Suite 712
**Richmond**, VA 23219
(804) 648-0016

121 W. Campbell Avenue, S.W.
**Roanoke**, VA 24011
(703) 342-3455

## Washington

127 West Canal Drive
**Kennewick**, WA 99336
(509) 582-0222

2200 Sixth Avenue, Suite 828
**Seattle**, WA 98121-1857
(206) 448-8888

South 176 Stevens Street
**Spokane**, WA 99204
(509) 747-1155

P.O. Box 1274
**Tacoma**, WA 98401
(206) 383-5561

P.O. Box 1584
**Yakima**, WA 98907
(509) 248-1326

## Wisconsin

740 North Plankinton Avenue
**Milwaukee**, WI 53202
(414) 273-1600 (inquiries)
(414) 273-0123 (complaints)

## Wyoming

BBB/Idaho Falls
Lincoln Park & Teton Counties
(208) 523-9754

BBB/Fort Collins
All other Wyoming counties
**1 (800) 873-3222** (toll free)

# Trade Associations and Other Resolution Programs

Companies which manufacture similar products or offer similar services often belong to industry associations which help resolve problems between their member companies and consumers. Depending on the industry, you may have to contact an association, a service council or a consumer action program.

If you have a problem with a company and cannot get it resolved with the company, ask if the company is a member of an association. Then check this list to see if the association is listed. If the name of the association is not included on this list check with a local library.

This list includes the names and addresses of the associations and other dispute resolution programs that handle consumer complaints for their members. In some cases, the national organizations listed here can refer you to dispute resolution programs near you. Remember, before contacting one of these programs, try to resolve the complaint by contacting the company.

Ms. Ann Lawrence, Director
Education and Conventions
**American Apparel Manufacturers Association**
2500 Wilson Boulevard, Suite 301
Arlington, VA 22201
(703) 524-1864
Membership: Manufacturers of clothing.

Public Relations Director
**American Arbitration Association**
140 West 51st Street
New York, NY 10020
(212) 484-4006
Private, non-profit organization with 35 regional offices across the country. Provides consumer information on request. Check local telephone directory for listing. If there is no office in your area, write or call the office listed above.

**American Automobile Association**
8111 Gatehouse Road, Room 535
Falls Church, VA 22047
(703) 222-6446
Membership: Automobile clubs.
**1 (800) 222-3717**
(toll free Hyundai customers)
**1 (800) 331-4331**
(toll free Toyota customers)

**American Bar Association**
Standing Committee on Dispute Resolution
1800 M Street, N.W.
Suite 200 S
Washington, D.C. 20036
(202) 331-2258
Publishes a directory of state and local alternative dispute resolution programs. Provides consumer information on request.

Mr. David Peterson
Administrative Vice President
**American Collectors Association**
4040 West 70th Street
P.O. Box 35106
Minneapolis, MN 55435
(612) 926-6547
Membership: Collection services handling overdue accounts for retail, professional, and commercial credit grantors.

Information Department
**American Council of Life Insurance**
1001 Pennsylvania Avenue, N.W.
Washington, DC 20004-2599
(written inquiries only)
Membership: Life insurance companies authorized to do business in the United States.

Ms. Jane Marden
Director, Consumer Affairs
Ms. Lisa Hill Williams
Director, Community Affairs
**American Gas Association**
1515 Wilson Boulevard
Arlington, VA 22209
(703) 841-8583
Membership: Distributors and transporters of natural gas.

**American Health Care Association**
1201 L Street, N.W.
Washington, DC 20005
(202) 842-4444
Membership: State associations of long-term health care facilities.
**1 (800) 321-0343**
(toll free publications only)

**American Hotel and Motel Association**
1201 New York Avenue, N.W.
Suite 600
Washington, DC 20005
(written inquiries only)
Membership: State and regional hotel associations.

Mr. Herbert A. Finkston, Director
Professional Ethics Division
**American Institute of Certified Public Accountants**
1211 Avenue of the Americas
New York, NY 10036
(212) 575-6209
Membership: Professional society of accountants certified by the states and territories.

Mr. James Ralph
Vice President
**American Newspaper Publishers Assn. Credit Bureau Inc.**
P.O. Box 17022
Dulles International Airport
Washington, DC 20041
(703) 648-1038
Investigates fraudulent advertising published in newspapers.

Ms. Carolyn Friede
Director, Consumer Affairs
**American Society of Travel Agents, Inc.**
P.O. Box 23992
Washington, DC 20026
(703) 739-2782
Membership: Travel agents.

Mr. James A. Morrissey
Director, Communications Division
**American Textile Manufacturers Institute**
1801 K Street, N.W.
Suite 900
Washington, DC 20006
(202) 862-0552
Membership: Textile mills which manufacture and process cotton, man-made, wool, and silk textile products.

Manager Consumer Affairs
**Automotive Consumer Action Program (AUTOCAP)**
8400 Westpark Drive
McLean, VA 22102
(703) 821-7144
Third-party dispute resolution program administered through the National Automobile Dealers Association. Consumer information available on request.

**BBB AUTO LINE**
Council of Better Business Bureaus
4200 Wilson Boulevard, Suite 800
Arlington, VA 22203
(703) 276-0100
Third-party dispute resolution program for AMC, Audi, General Motors and its divisions, Honda, Jeep, Nissan, Peugeot, Porsche, Renault, SAAB, and Volkswagen.

### Better Hearing Institute
P.O. Box 1840
Washington, DC 20013
(703) 642-0580
**1 (800) EAR-WELL** (toll free nationwide)
Membership: Professionals and others who help persons with impaired hearing. Provides voluntary mediation between consumers and hearing aid dispensers.

Consumer Affairs
### Blue Cross and Blue Shield Association
Metro Square-Phase II
655 15th Street, NW
Suite 350
Washington, DC 20005
(202) 626-4780
Membership: Local Blue Cross and Blue Shield plans in the United States, Canada, and Jamaica.

Ms. Caroline C. Ortado
### Boat Owners Association of The United States (BOAT/U.S.)
Administrator
Consumer Protection Bureau
880 South Pickett Street
Alexandria, VA 22304
(703) 823-9550
Consumer Protection Bureau serves as a mediator in disputes between boat owners and the marine industry. BOAT/U.S. also works closely with the U.S. Coast Guard to monitor safety defect problems.

Mr. Richard N. Hopper
Director of Governmental Affairs
### Carpet and Rug Institute
1155 Connecticut Avenue, N.W.
Suite 500
Washington, DC 20036
(written inquiries only)
Membership: Manufacturers of carpets, rugs, bath mats, and bedspreads; suppliers of raw materials and services to the industry.

Mr. Robert M. Fells
Assistant Secretary
### Cemetery Consumer Service Council
P.O. Box 3574
Washington, DC 20007
(703) 379-6426
Industry-sponsored dispute resolution program. Other consumer information about cemetery practices and rules available on request.

### Chrysler Motors Customer Relations
National Office
26311 Lawrence Avenue
Center Line, MI 48288
**1 (800) 992-1997** (toll free)

Ms. Lorna Christie, Director
Ethics and Consumer Affairs
### Direct Marketing Association (DMA)
6 East 43rd Street
New York, NY 10017
(written complaints only)
Membership: Members who market goods and services directly to consumers using direct mail, catalogs, telemarketing, magazine and newspaper ads, and broadcast advertising.

DMA operates the Mail Order Action Line, the Mail Preference Service, and the Telephone Preference Service.

For problems with a mail order company write:
**Mail Order Action Line**
6 East 43rd Street
New York, NY 10017

To remove your name from a nationally-based advertising list write:
**Mail Preference Service**
P.O. Box 3861
Grand Central Station
New York, NY 10163

To remove your name from a nationally-based telephone solicitation list write:
**Telephone Preference Service**
6 East 43rd Street
New York, NY 10017

Mr. William Rogal
Code Administrator
### Direct Selling Association
1776 K Street, N.W., Suite 600
Washington, DC 20006
(202) 293-5760
Membership: Manufacturers and distributors selling consumer products door-to-door and through home-party plans.

Ms. Mary Ann Bernald
Manager, Consumer Affairs
### Edison Electric Institute
1111 19th Street, N.W.
Washington, DC 20036
(202) 778-6560
Membership: Investor-owned electric utility companies operating in the United States.

Ms. Sally Browne
Executive Director, Consumer Affairs
### Electronic Industries Association
Consumer Electronics Group
2001 Eye Street, N.W.
Washington, DC 20006
(202) 457-4977
Membership: Manufacturers of electronic parts, tubes, and solid state components; radio, television and video systems; audio equipment; and communications electronic products.

### Ford Consumer Appeals Board
P.O. Box 1805
Dearborn, MI 48126
(313) 337-6950
**1 (800) 241-8450**
(toll free outside MI)

### Funeral Service Consumer Arbitration Program (FSCAP)
11121 West Oklahoma Avenue
Milwaukee, WI 53227
(414) 541-2500
Third-party dispute resolution program sponsored by the National Funeral Directors Association.

Ms. Carole M. Rogin
Director, Market Development
### Hearing Industries Association
1255 23rd Street, N.W.
Washington, DC 20037
(202) 833-1411
Membership: Companies engaged in the manufacture and or sale of electronic hearing aids, their components, parts, and related products and services on a national basis.

### Home Owners Warranty Cooperation (HOW) Operation Center
P.O. Box 152087
Irving, TX 75015-2087
**1 (800) 433-7657**
(toll free nationwide)
Third-party dispute resolution program for new homes built by HOW-member home builders.

Director, Consumer Affairs
### Insurance Information Institute
110 William Street
New York, NY 10038
(212) 669-9200
(call collect in NY)
**1 (800) 221-4954** (toll free)
Membership: Property and liability insurance companies.

National Headquarters
### International Association for Financial Planning
2 Concourse Parkway, Suite 800
Altanta, GA 30328
(404) 395-1605
Membership: Individuals involved in financial planning.

Mr. Jack C. Thompson, Director
Subscription Inquiry Service
### Magazine Publishers of America
575 Lexington Avenue
New York, NY 10022
(212) 752-0055
(written complaints only)
Membership: Publishers of 1,000 consumer and other magazines issued not less than four times a year.

**Major Appliance Consumer Action Panel (MACAP)**
20 North Wacker Drive
Chicago, IL 60606
(312) 984-5858
**1 (800) 621-0477** (toll free outside IL)
Third-party dispute resolution program of the major appliance industry.

Mr. John E. Dianis
Executive Vice President
**Monument Builders of North America**
1612 Central Street
Evanston, IL 60201
(312) 869-2031
Membership: Cemetery monument retailers, manufacturers, and wholesalers; bronze manufacturers and suppliers. Consumer brochures available on request.

Ms. Sharron Ritch
Media Relations Coordinator/Consumer Affairs
**Mortgage Bankers Association of America**
1125 15th Street, N.W.
7th Floor
Washington, DC 20005
(202) 861-1929
Membership: Mortgage banking firms, commercial banks, life insurance companies, title companies, and savings and loan associations.

**National Advertising Division (NAD)**
Council of Better Business Bureaus
845 Third Avenue
New York, NY 10022
(212) 754-1320
Program: Handles consumer complaints about fraudulent and deceptive advertising.

Mr. William Young, Director
Consumer Affairs/Public Liaison
**National Association of Home Builders**
15th and M Streets, N.W.
Washington, DC 20005
(202) 822-0409
**1 (800) 568-5242** (toll free outside D.C.)
Membership: Single and multi-family home builders, commercial builders, and others associated with the building industry.

**National Association of Personnel Consultants**
3133 Mt. Vernon Avenue
Alexandria, VA 22303
(703) 684-0180
Membership: Private employment agencies.

Consumer Arbitration Center
**National Association of Securities Dealers, Inc.**
33 Whitehall Street
10th Floor
New York City, NY 10004
(212) 858-4000
Third-party dispute resolution for complaints about over-the-counter stocks and corporate bonds.

Accrediting Commission
**National Association of Trade and Technical Schools**
2251 Wisconsin Avenue, N.W.
Washington, DC 20007
(202) 333-1021
(written inquiries only)
Membership: Private schools providing job training.

Mr. Lawrence Graham
Consumer Affairs
**National Food Processors Association**
1401 New York Avenue, N.W.
Washington, DC 20005
(202) 639-5939
Membership: Commercial packers of food products, such as fruit, vegetables, meat, poultry, seafood, and canned, frozen, dehydrated, pickled, and other preserved food items.

Ms. Deb Deutsch
Manager, Compliance
**National Futures Association**
200 West Madison Street
Chicago, IL 60606
(312) 781-1410
**1 (800) 621-3570** (toll free outside IL)
Membership: Futures commission merchants; commodity trading advisers; commodity pool operators; brokers and associated individuals.

Mr. Casey Floyd
Assistant to Executive Director
**National Home Study Council**
1601 18th Street, N.W.
Washington, DC 20009
(written inquiries only)
Membership: Home study (correspondence) schools.

**National Tire Dealers and Retreaders Association**
1250 Eye Street, N.W.
Suite 400
Washington, DC 20005
(202) 789-2300
**1 (800) 876-8372** (toll free)
Membership: Independent tire dealers and retreaders.

Department of Consumer Affairs
**National Turkey Federation**
11319 Sunset Hills Road
Reston, VA 22090
(written inquiries only)
Membership: Turkey growers, turkey hatcheries, turkey breeders, processors, marketers, and allied industry firms and poultry distributors.

Office of the National Ombudsman
**National Committee for Employer Support of the Guard and Reserve**
Suite 414
1111 20th Street, N.W.
Washington, D.C. 20036-3407
(202) 653-0852
**1 (800) 336-4590**
(toll free nationwide, except in D.C.)
Provides assistance with employer/employee problems for members of the Guard and Reserve and their employers.

Mr. Craig Halverson
Assistant Executive Director
**Photo Marketing Association**
3000 Picture Place
Jackson, MI 42901
(written complaints only)
Membership: Retailers of photo equipment, film, and supplies; firms developing and printing film.

Mrs. Jane Meyer
Director of Consumer Affairs
**The Soap and Detergent Association**
475 Park Avenue South
New York, NY 10016
(212) 725-1262
Membership: Manufacturers of soap, detergents, fatty acids, and glycerine; raw materials suppliers.

Ms. Diane Cardinale
Assistant Communications Director
**Toy Manufacturers of America**
200 Fifth Avenue, Room 740
New York, NY 10010
(212) 675-1141
Membership: American toy manufacturers.

Mr. Robert E. Whitley, President
**U.S. Tour Operators Association (USTOA)**
211 East 51st Street
Suite 12-B
New York, NY 10022
(212) 944-5727
Membership: Wholesale tour operators, common carriers, suppliers, and providers of travel services.

# State, County, and City Government Consumer Protection Offices

State and local consumer protection offices can help you with consumer questions or problems. They are a good source of information because many of them enforce consumer protection and fraud laws. State and local consumer protection offices can help you resolve consumer complaints, and they often provide consumer education information.

If you want to file a complaint, call your local consumer protection office to learn what you need to do.

This list is arranged in alphabetical order by state name. The state name, the city name and any toll-free "800" numbers and TDD numbers are printed in bold type.

## Alabama

Mr. Dennis Wright, Acting Director
Consumer Protection Division
Office of Attorney General
11 South Union Street
**Montgomery,** AL 36130
(205) 261-7334
**1 (800) 392-5658** (toll free in AL)

## Alaska

**State Offices**
Mr. Robert E. Mintz, Acting Chief
Consumer Protection Section
Office of Attorney General
1031 West Fourth Avenue, Suite 110-B
**Anchorage,** AK 99501
(907) 279-0428

Mr. James C. Hayes, Investigator
Office of Attorney General
100 Cushman Street, Suite 400
**Fairbanks,** AK 99701
(907) 456-8588

## American Samoa

Mr. Tauivi Tuinei, Director
Consumer Protection Bureau
P.O. Box 7
**Pago Pago,** AS 96799
011 (684) 633-4163
011 (684) 663-4164

## Arizona

**State Offices**
Mr. Patrick Murphy, Chief Counsel
Financial Fraud Division
Office of Attorney General
1275 West Washington Street
**Phoenix,** AZ 85007
(602) 542-3702 (fraud only)
**1 (800) 352-8431** (toll free in AZ)

Ms. Noreen Matts
Assistant Attorney General
Financial Fraud Division
Office of Attorney General
402 West Congress Street, Suite 315
**Tucson,** AZ 85701
(602) 628-5501

**County Offices**
Mr. Stephen Udall, County Attorney
Apache County Attorney's Office
P.O. Box 637
**St. Johns,** AZ 85936
(602) 337-4364

Mr. Alan Polley, County Attorney
Cochise County Attorney's Office
P.O. Drawer CA
**Bisbee,** AZ 85603
(602) 432-5471

Mr. John Verkamp, County Attorney
Coconino County Attorney's Office
Coconino County Courthouse
**Flagstaff,** AZ 86001
(602) 779-6518

Mr. Joe Albo, Jr., County Attorney
Gila County Attorney's Office
1400 East Ash Street
**Globe,** AZ 85501
(602) 425-3231

Mr. Paul H. McCullar, County Attorney
Graham County Attorney's Office
Graham County Courthouse
**Safford,** AZ 85546
(602) 428-3620

Mr. Charles E. Fletcher, County Attorney
Greenlee County Attorney's Office
P.O. Box 1387
**Clifton,** AZ 85533
(602) 865-3842

Mr. Steven P. Suskin, County Attorney
La Paz County Attorney's Office
1200 Arizona Avenue
P.O. Box 709
**Parker,** AZ 85344
(602) 669-6118

Mr. Richard Romley, County Attorney
Maricopa County Attorney's Office
111 W. Monroe, 18th Floor
**Phoenix,** AZ 85003
(602) 262-3411

Mr. William Ekstrom, County Attorney
Mohave County Attorney's Office
315 North 4th Street
**Kingman,** AZ 86401
(602) 753-0719

Mr. Dale K. Patton, Jr., County Attorney
Navajo County Attorney's Office
Governmental Complex
**Holbrook,** AZ 86025
(602) 524-6161

Mr. Stephen D. Neely, County Attorney
Pima County Attorney's Office
1400 Great American Tower
32 North Stone
**Tucson,** AZ 85701
(602) 740-5600

Mr. Roy Mendoza, County Attorney
Pinal County Attorney's Office
P.O. Box 887
**Florence,** AZ 85232
(602) 868-5801

Mr. Jose L. Machado, County Attorney
Santa Cruz County Attorney's Office
2100 N. Congress Drive, Suite 201
**Nogales,** AZ 85621
(602) 281-4966

Mr. Charles Hastings, County Attorney
Yavapai County Attorney's Office
Yavapai County Courthouse
**Prescott,** AZ 86301
(602) 445-7450

Mr. David S. Ellsworth, County Attorney
Yuma County Attorney's Office
168 South Second Avenue
**Yuma,** AZ 85364
(602) 782-4534

**City Office**
Mr. Ronald M. Detrick
Supervising Attorney
Consumer Affairs Division
Tucson City Attorney's Office
2500 North Tucson Boulevard, Suite 102
P.O. Box 27210
**Tucson,** AZ 85726
(602) 791-4886

## Arkansas

Mr. Tom J. Hicks, Director
Consumer Protection Division
Office of Attorney General
200 Tower Building
4th & Center St.
**Little Rock,** AR 72201
**(501) 682-2007** (voice/TDD)
**1 (800) 482-8982**
(toll free voice/TDD in AR)

## California

**State Offices**
Mr. Michael A. Kelley, Director
California Department of Consumer Affairs
1020 "N" Street
**Sacramento,** CA 95814
(916) 445-0660 (complaint assistance)
(916) 445-1254 (consumer information)
**(916) 522-1700** (TDD)

Public Inquiry Unit
Office of Attorney General
1515 "K" Street, Suite 511
P.O. Box 944255
**Sacramento,** CA 94244-2550
(916) 322-3360
**1 (800) 952-5225** (toll free in CA)
**1 (800) 952-5548** (toll free TDD in CA)

Bureau of Automotive Repair
California Department of Consumer Affairs
10240 Systems Parkway
**Sacramento,** CA 95827
(916) 366-5100
**1 (800) 952-5210**
(toll free in CA – auto repair only)

California Department of Consumer Affairs
1020 "N" Street, Room 501
**Sacramento,** CA 95814
(916) 445-1254
**(916) 322-1700** (TDD)

**County Offices**

Ms. Lorraine K. Provost, Coordinator
Alameda County
Consumer Affairs Commission
10910 East 14th Street
**Oakland**, CA 94603
(415) 530-8682

Mr. Gary Yancey, District Attorney
Special Operations Division
Contra Costa County
District Attorney's Office
725 Court Street, 4th Floor
P.O. Box 670
**Martinez**, CA 94553
(415) 646-4500, ext. 4500

Mr. Alan Yengoyan
Senior Deputy District Attorney
Business Affairs
Fresno County District Attorney's Office
2220 Tulare Street, Suite 1000
**Fresno**, CA 93721
(209) 488-3156

Mr. Edward R. Jagels, District Attorney
Consumer and Major Business
Fraud Section
Kern County District Attorney's Office
1215 Truxtun Avenue
**Bakersfield**, CA 93301
(805) 861-2421

Ms. Shirley Goldinger, Director
Los Angeles County
Department of Consumer Affairs
500 West Temple Street, Room B-96
**Los Angeles**, CA 90012
(213) 974-1452

Ms. Betty Times, Director
Citizens Service Office
Marin County Mediation Services
Marin County Civic Center, Room 412
**San Rafael**, CA 94903
(415) 499-6190

Mr. Jerry Herman, District Attorney
Consumer Affairs Division
Marin County District Attorney's Office
Marin County Civic Center, Room 155
**San Rafael**, CA 94903
(415) 499-6482

Mr. Girard R. Courteau
Deputy District Attorney
Consumer Protection Division
Marin County District Attorney's Office
Hall of Justice, Room 183
**San Rafael**, CA 94903
(415) 499-6450

Ms. Susan Massini, District Attorney
Mendocino County District Attorney's Office
P.O. Box 1000
**Ukiah**, CA 95482
(707) 463-4211

Ms. Candice Chin, Coordinator
Monterey County
Office of Consumer Affairs
P.O. Box 1369
**Salinas**, CA 93902
(408) 755-5073

Mr. Daryl A. Roberts
Deputy District Attorney
Consumer Affairs Division
Napa County District Attorney's Office
1125 Third Street
P.O. Box 720
**Napa**, CA 94559
(707) 253-4211

Mr. Brent Romney, Deputy District Attorney
Major Fraud/Consumer Protection Unit
Orange County District Attorney's Office
801 Civic Center Drive West, Suite 120
**Santa Ana**, CA 92702
(714) 541-7600

Mr. Paul Zellerbach
Deputy District Attorney
Economic Crime Division
Riverside County District Attorney's Office
4080 Lemon Street
**Riverside**, CA 92501
(714) 787-6372

Mr. Salvatore P. Spinosa
Supervising Deputy District Attorney
Consumer and Environmental
Protection Division
Sacramento County
District Attorney's Office
P.O. Box 749
**Sacramento**, CA 95814
(916) 440-6174

Mr. Anthony Samson, Director
Consumer Fraud Division
San Diego County District Attorney's Office
P.O. Box X-1011
**San Diego**, CA 92112
(619) 531-4070
(619) 531-3507 (fraud complaint line)
(10 a.m.-12 noon & 2 p.m.-4 p.m.)

Mr. Robert H. Perez, Attorney
Consumer Fraud/Economic Crime Unit
San Francisco County
District Attorney's Office
732 Brennan Street
**San Francisco**, CA 94103
(415) 552-6400

Mr. Stephen Taylor, Deputy District Attorney
Consumer Fraud and
Regulatory Agencies Division
San Joaquin County
District Attorney's Office
222 East Weber
P.O. Box 990
**Stockton**, CA 95202
(209) 944-3811

Ms. Leigh Lawrence
Small Claims Adviser
Consumer Fraud Department
County Government Center
1050 Monterey Street, Room 450
**San Luis Obispo**, CA 93408
(805) 549-5677

Mr. John E. Wilson, Deputy
Consumer Fraud and
Environmental Protection Unit
San Mateo County District Attorney's Office
401 Marshall Street
Hall of Justice and Records
**Redwood City**, CA 94063
(415) 366-8221

Mr. Brian E. Hill, Deputy District Attorney
Consumer Protection Unit
Santa Barbara County
District Attorney's Office
1105 Santa Barbara St.
**Santa Barbara**, CA 93101
(805) 568-2300

Mr. Albert C. Bender, Deputy District Attorney
Consumer Fraud Unit
Santa Clara County District Attorney's Office
70 West Hedding Street, West Wing
**San Jose**, CA 95110
(408) 299-7435

Mr. Lawrence R. Sheahan, Director
Santa Clara County
Department of Consumer Affairs
2175 The Alameda
**San Jose**, CA 95126
(408) 299-4211

Ms. Robin McFarland Gysin
Ms. Gloria Lorenzo
Coordinators, Division of Consumer Affairs
Santa Cruz County District Attorney's Office
701 Ocean Street, Room 200
**Santa Cruz**, CA 95060
(408) 425-2054

Mr. Thomas Quinlan
Deputy District Attorney
Consumer Fraud Unit
Stanislaus County District Attorney's Office
P.O. Box 442
**Modesto**, CA 95353
(209) 571-5550

Mr. William Atkinson, Deputy District
Attorney
Consumer Affairs Unit
Solano County District Attorney's Office
600 Union Avenue
**Fairfield**, CA 94533
(707) 429-6451

Mr. Greg Brose, Deputy District Attorney
Consumer and Environmental
Protection Division
Ventura County District Attorney's Office
800 South Victoria Avenue
**Ventura**, CA 93009
(805) 654-3110

Mr. Mark Jones, Deputy District Attorney
Consumer Fraud Division
Yolo County District Attorney's Office
P.O. Box 1247
**Woodland**, CA 95695
(916) 666-8180

**City Offices**

Ms. Sue Frauens
Supervising Deputy City Attorney
Consumer Protection Division
Los Angeles City Attorney's Office
200 North Main Street
1600 City Hall East
**Los Angeles**, CA 90012
(213) 485-4515

Ms. Teresa Bransfield
Consumer Affairs Specialist
Consumer Division
Santa Monica City Attorney's Office
1685 Main Street, Room 310
**Santa Monica**, CA 90401
(213) 458-8336

## Colorado

**State Offices**

Mr. Garth C. Lucero, Chief
Consumer Protection Unit
Office of Attorney General
1525 Sherman Street, 3rd Floor
**Denver**, CO 80203
(303) 866-5167

Ms. Helen Davis
Consumer and Food Specialist
Department of Agriculture
1525 Sherman Street, 4th Floor
**Denver**, CO 80203
(303) 866-3561

**County Offices**

Mr. Victor Reichman, District Attorney
Archuleta, La Plata and San Juan Counties
District Attorney's Office, P.O. Drawer 3455
**Durango**, CO 81302
(303) 247-8850

Mr. Alex Hunter, District Attorney
Boulder County District Attorney's Office
P.O. Box 471
**Boulder**, CO 80306
(303) 441-3700

Ms. Clair Villano, Executive Director
Denver County District Attorney's
Consumer Fraud Office
303 West Colfax Avenue, Suite 1300
**Denver**, CO 80204
(303) 575-3555 (inquiries)
(303) 575-3557 (complaints)

Mr. David Zook
Chief Deputy District Attorney
Economic Crime Division
El Paso and Teller Counties District
Attorney's Office
326 South Tejon
**Colorado Springs**, CO 80903
(303) 520-6002

Mr. Gus Sandstrom, District Attorney
Pueblo County District Attorney's Office
Courthouse
Tenth and Main Streets
**Pueblo**, CO 81003
(303) 544-0075

Mr. A.M. Dominguez, Jr., District Attorney
Mr. Tony Molocznik, Consumer Fraud
Investigator
Weld County
District Attorney's Consumer Office
P.O. Box 1167
**Greeley**, CO 80632
(303) 356-4000 ext. 4735

## Connecticut

**State Offices**

Ms. Mary M. Heslin, Commissioner
Department of Consumer Protection
State Office Building
165 Capitol Avenue
**Hartford**, CT 06106
(203) 566-4999
**1 (800) 842-2649** (toll free in CT)

Mr. Robert M. Langer
Assistant Attorney General
Antitrust/Consumer Protection
Office of Attorney General
110 Sherman Street
**Hartford**, CT 06105
(203) 566-5374

**City Office**

Mr. Guy Tommasi, Director
Middletown Office of Consumer Protection
City Hall
**Middletown**, CT 06457
(203) 344-3492

## Delaware

**State Offices**

Mr. Donald E. Williams, Director
Division of Consumer Affairs
Department of Community Affairs
820 North French Street, 4th Floor
**Wilmington**, DE 19801
(302) 571-3250

Mr. David Culley, Deputy-in-Charge
Economic Crime/Consumer Rights Division
Office of Attorney General
820 North French Street
**Wilmington**, DE 19801
(302) 571-3849

## District of Columbia

Mr. Donald G. Murray, Director
Department of Consumer and
Regulatory Affairs
614 H Street, N.W.
**Washington**, DC 20001
(202) 727-7000

## Florida

**State Offices**

Ms. Helen S. Webb, Director
Department of Agriculture and
Consumer Services
Division of Consumer Services
218 Mayo Building
**Tallahassee**, FL 32399
(904) 488-2226
**1 (800) 342-2176** (toll free TDD in FL)
**1 (800) 327-3382**
(toll free information and education in FL)
**1 (800) 321-5366**
(toll free lemon law in FL)

Mr. William Howell, Chief
Consumer Litigation Section
Consumer Protection Division
Office of Attorney General
401 N.W. Second Avenue, Suite 921 N
**Miami**, FL 33128
(305) 377-5619

**County Offices**

Mr. Philip Archer
Assistant State Attorney
Office of State Attorney
Brevard County Office
Consumer Fraud Unit
700 S. Park Avenue
**Titusville**, FL 32780
(407) 269-8112

Mr. Stanley A. Kaufman, Director
Broward County, Consumer Affairs Division
115 South Andrews Avenue, Room 119
**Fort Lauderdale**, FL 33301
(305) 357-6030

Mr. Leonard Elias, Consumer Advocate
Metropolitan Dade County
Consumer Protection Division
140 West Flagler Street, Suite 1605
**Miami**, FL 33130
(305) 375-4222

Mr. Frederic A. Kerstein, Chief
Dade County Economic Crime Unit
Office of State Attorney
1350 N.W. 12th Street, Room 530
**Miami**, FL 33136
(305) 547-7041

Ms. Rachel Marcus-Hendry
Chief of Consumer Affairs
City of Jacksonville
Division of Consumer Affairs
421 W. Church Street, Suite 404
**Jacksonville**, FL 32202
(904) 630-3667

Mr. Sam Uccello, Director
Hillsborough County
Department of Consumer Affairs
412 East Madison Street, Room 1001
**Tampa**, FL 33602
(813) 272-6750

Mr. Larry F. Blalock, Chief
Orange County Consumer Fraud Unit
250 North Orange Avenue
P.O. Box 1673
**Orlando**, FL 32802
(407) 836-2490

Citizens Intake
Palm Beach County Consumer Fraud Unit
Office of State Attorney
P.O. Drawer 2905
**West Palm Beach**, FL 33402
(407) 355-3266

Ms. Alice C. Skaggs, Director
Palm Beach County
Department of Consumer Affairs
3111 S. Dixie Highway, Suite 128
**West Palm Beach**, FL 33401
(407) 355-2670

Mr. Alfred J. Cortis, Administrator
Pasco County Consumer Affairs Division
7530 Little Road
**New Port Richey**, FL 33553
(813) 847-8110

Mr. William H. Richards, Director
Pinellas County Office of Consumer Affairs
P.O. Box 5145
**Largo**, FL 34649
(813) 530-6200

Mrs. Beth Rutberg
Assistant State Attorney
Ms. Tina Hill, Coordinator
Office of State Attorney
Economic Crime Unit
Seminole County Office
100 East First Street
**Sanford**, FL 32771
(407) 322-7534

**City Offices**

Mr. Al Dezure, Chairman
Lauderhill Consumer Protection Board
1176 N.W. 42nd Way
**Lauderhill**, FL 33313
(305) 583-1045

Mr. Irving Lopatey, Chairman
Tamarac Board of Consumer Affairs
7525 N.W. 88th Avenue
**Tamarac,** FL 33321
(305) 722-5900, ext. 389
(Tuesday, Wednesday, and Thursday)
(10 a.m.-12 Noon)

## Georgia

Mr. Barry Reid, Administrator
Governor's Office of Consumer Affairs
2 Martin Luther King, Jr., Drive, S.E.
Plaza Level — East Tower
**Atlanta,** GA 30334
(404) 656-7000, 3790
**1 (800) 282-5808** (toll free in GA)

## Hawaii

**State Offices**
Mr. Philip Doi, Director
Office of Consumer Protection
Department of Commerce
and Consumer Affairs
828 Fort Street Mall
P.O. Box 3767
**Honolulu,** HI 96812-3767
(808) 548-2560
(administration and legal— in HI)
(808) 548-2540
(complaints and investigations— in HI)

Mr. Gene Murayama, Investigator
Office of Consumer Protection
Department of Commerce
and Consumer Affairs
75 Aupuni Street
**Hilo,** HI 96720
(808) 961-7433

Mr. Glenn Ikemoto, Investigator
Office of Consumer Protection
Department of Commerce
and Consumer Affairs
3060 Eiwa Street
**Lihue,** HI 96766
(808) 245-4365

Mr. James E. Radford, Investigator
Office of Consumer Protection
Department of Commerce
and Consumer Affairs
54 High Street, P.O. Box 1098
**Wailuku,** HI 96793
(808) 244-4387

## Illinois

**State Offices**
Ms. Drinda L. O'Connor, Director
Governor's Office of Citizens Assistance
201 West Monroe Street
**Springfield,** IL 62706
(217) 782-0244
**1 (800) 642-3112** (toll free in IL)

Mr. Michael Kreloff, Chief
Consumer Protection Division
Office of Attorney General
100 West Randolph, 12th Floor
**Chicago,** IL 60601
(312) 917-3580
**(312) 793-2852** (TDD)

Ms. Elaine Hirsch, Director
Department of Citizen Rights
100 West Randolph, 13th Floor
**Chicago,** IL 60601
(312) 917-3289
**(312) 917-7123 (TDD)**

**Regional Offices**
Ms. Deborah Hagan
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
500 South Second Street
**Springfield,** IL 62706
(217) 782-9011
**1 (800) 252-8666** (toll free in IL)

Ms. Kimberly L. Dahlen
Assistant Attorney General
Carbondale Regional Office
Office of Attorney General
626A East Walnut Street
**Carbondale,** IL 62901
(618) 457-3505
**(618) 457-4421** (TDD)

Ms. Regina Haasis
Assistant Attorney General
Champaign Regional Office
34 East Main Street
**Champaign,** IL 61820
**(217) 333-7691** (voice/TDD)

Ms. Agather McKeel
Assistant Attorney General
East St. Louis Regional Office
Office of Attorney General
8712 State Street
**East St. Louis,** IL 62203
(618) 398-1006
**(618) 398-1009** (TDD)

Mr. Dennis Orsey
Assistant Attorney General
Granite City Regional Office
Office of Attorney General
1314 Niedringhaus
**Granite City,** IL 62040
(618) 877-0404

Mr. Charles Smith
Assistant Attorney General
Kankakee Regional Office
Office of Attorney General
270 East Court Street
**Kankakee,** IL 60901
(815) 935-8500

Mr. Raymond Watson
Assistant Attorney General
LaSalle Regional Office
Office of Attorney General
1222 Shooting Park Rd., Suite 106
**Peru,** IL 61354
(815) 224-4861
**(815) 224-4864** (TDD)

Mr. Gary Duncan
Assistant Attorney General
Mt. Vernon Regional Office
Office of Attorney General
3405 Broadway
**Mt. Vernon,** IL 62864
**(618) 242-8200** (voice/TDD)

Ms. Dianna Zimmerman
Assistant Attorney General
Peoria Regional Office
Office of Attorney General
323 Main Street
**Peoria,** IL 61602
(309) 671-3191
**(309) 671-3089** (TDD)

Mr. Charles Schoiz
Assistant Attorney General
Quincy Regional Office
Office of Attorney General
523 Main Street
**Quincy,** IL 62301
**(217) 223-2221** (voice/TDD)

Mr. Dan M. Slack
Assistant Attorney General
Rock Island Regional Office
Office of Attorney General
1614 2nd Avenue
**Rock Island,** IL 61201
(309) 793-0950
**(309) 793-0956** (TDD)

Mr. L. Joseph Howard
Assistant Attorney General
Rockford Regional Office
Office of Attorney General
119 North Church Street
**Rockford,** IL 61101
(815) 987-7580
**(815) 987-7579** (TDD)

Ms. Elizabeth Foran
Assistant Attorney General
Waukegan Regional Office
Office of Attorney General
32 North Utica
**Waukegan,** IL 60085
(312) 336-2207
**(312) 336-2374** (TDD)

Ms. Colleen McLaughlin
Assistant Attorney General
West Chicago Regional Office
122A County Farm Rd.
**Wheaton,** IL 60187
**(312) 653-5060** (voice/TDD)

Mr. Michael Pasko
Assistant Attorney General
West Frankfort Regional Office
Office of Attorney General
222 East Main Street
**West Frankfort,** IL 62896
(618) 937-6453

Mr. Allen Reissman, Supervisor
Consumer Fraud Division-303
Cook County Office of State Attorney
303 Daley Center
**Chicago,** IL 60602
(312) 443-4600

Mr. William Haine, State's Attorney
Madison County Office of State Attorney
325 E. Vandalia
**Edwardsville,** IL 62025
(618) 692-6280

Mr. Floyd Atkinson, Director
Consumer Protection Division
Rock Island County State Attorney's Office
County Courthouse
**Rock Island,** IL 61201
(309) 786-4451, ext. 229

**City Offices**
Ms. Mary Runion, Consumer Fraud
Wheeling Township
1616 North Arlington Heights Road
**Arlington Heights,** IL 60004
(312) 259-7730 (Wednesdays only)

Ms. Caroline O. Shoenberger
Commissioner
Chicago Department of Consumer Services
121 North LaSalle Street, Room 808
**Chicago,** IL 60602
(312) 744-4090
**(312) 744-4000** (TDD)

Mr. Robert E. Hinde, Administrator
Des Plaines
Consumer Protection Commission
1420 Miner Street
**Des Plaines,** IL 60016
(312) 391-5363

## Indiana

**State Office**
Mr. David A. Miller
Chief Counsel and Director
Consumer Protection Division
Office of Attorney General
219 State House
**Indianapolis,** IN 46204
(317) 232-6330
**1 (800) 382-5516** (toll free in IN)

**County Offices**
Ms. Gail Barus, Director
Consumer Protection Division
Lake County Prosecutors Office
2293 North Main Street
**Crown Point,** IN 46307
(219) 755-3720

Mr. Stephen Goldsmith
Marion County Prosecuting Attorney
560 City-County Building
**Indianapolis,** IN 46204
(317) 236-3522

Mr. Robert Pigman
Vanderburgh County Prosecuting Attorney
108 Administration Building
Civic Center Complex
**Evansville,** IN 47708
(812) 426-5150

**City Offices**
Mr. Robert McCrady, Director
Gary Office of Consumer Affairs
Annex East
1100 Massachusetts Street
**Gary,** IN 46407
(219) 886-0145

## Iowa

**State Offices**
Mr. William P. Angrick II
Iowa Citizens' Aide/Ombudsman
215 E. 7th Street
Capitol Complex
**Des Moines,** IA 50319
(515) 281-3592
**(515) 242-5065** (TDD)
**1 (800) 358-5510** (toll free in IA)

Mr. Richard Cleland
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
1300 East Walnut Street, 2nd Floor
**Des Moines,** IA 50319
(515) 281-5926

## Kansas

**State Office**
Mr. Arthur R. Weiss
Deputy Attorney General
Consumer Protection Division
Office of Attorney General
Kansas Judicial Center
**Topeka,** KS 66612
(913) 296-3751
**1 (800) 432-2310** (toll free in KS)

**County Offices**
Mr. Steven Obermeier, Head
Consumer Fraud Division
Johnson County District Attorney's Office
Johnson County Courthouse, P.O. Box 728
**Olathe,** KS 66061
**(913) 782-5000, ext. 5121** (voice/TDD)

Mr. David Moses, Director
Consumer Fraud and
Economic Crime Division
Sedgwick County District Attorney's Office
Sedgwick County Courthouse
**Wichita,** KS 67203
(316) 268-7921

Mr. James J. Welch
Assistant District Attorney
Shawnee County District Attorney's Office
Shawnee County Courthouse, Room 212
**Topeka,** KS 66603
(913) 291-4330

**City Office**
Mr. Brenden Long
Assistant City Attorney
Topeka Consumer Protection Division
City Attorney's Office
215 East Seventh Street
**Topeka,** KS 66603
(913) 295-3883

## Kentucky

**State Offices**
Ms. Nora K. McCormick, Director
Consumer Protection Division
Office of Attorney General
209 Saint Clair Street
**Frankfort,** KY 40601
(502) 564-2200
**1 (800) 432-9257** (toll free in KY)

Mr. Robert L. Winlock, Administrator
Consumer Protection Division
Office of Attorney General
107 S. 4th Street
**Louisville,** KY 40202
(502) 588-3262
**1 (800) 432-9257** (toll free in KY)

## Louisiana

**State Offices**
Ms. Mary H. Travis, Chief
Consumer Protection Section
Office of Attorney General
State Capitol Building
P.O. Box 94005
**Baton Rouge,** LA 70804
(504) 342-7013

Ms. Linda Morrison
Assistant Commissioner
Office of Agro-Consumer Services
Department of Agriculture
325 Loyola Avenue, Room 317
**New Orleans,** LA 70112
(504) 568-5472

**County Office**
Sgt. Albert H. Olsen, Chief
Consumer Protection Division
Jefferson Parish District Attorney's Office
200 Huey P. Long Avenue
**Gretna,** LA 70053
(504) 364-3644

## Maine

**State Offices**
Mr. William N. Lund
Superintendent
Bureau of Consumer Credit Protection
State House Station No. 35
**Augusta,** ME 04333
(207) 582-8718

Mr. Stephen Wessler, Chief
Consumer and Antitrust Division
Office of Attorney General
State House Station No. 6
**Augusta,** ME 04333
(207) 289-3716 (9 a.m.-1 p.m.)

Southern Maine
Mediation Consumer Service
Office of Attorney General
991 Forest Avenue
**Portland,** ME 04104
(207) 797-8978 (1 p.m.-4 p.m.)

## Maryland

**State Offices**
Mr. William Leibovici, Chief
Consumer Protection Division
Office of Attorney General
Seven North Calvert Street
**Baltimore,** MD 21202
(301) 528-8662 (9 a.m.-2 p.m.)
**(202) 470-7534**
(Washington, DC metro area)
**(301) 576-6372**
(voice/TDD in Baltimore area)
**1 (800) 492-2114,** then dial 870-892
(toll free in MD)

Mr. Ronald E. Forbes, Director
Licensing & Consumer Services
Motor Vehicle Administration
6601 Ritchie Highway, N.E.
**Glen Burnie,** MD 21062
(301) 768-7420

Ms. Emalu Myer
Consumer Specialist
Eastern Shore Branch Office
Consumer Protection Division
Office of Attorney General
State Office Complex
Route 50 and Cypress Street
**Salisbury,** MD 21801
(301) 543-6620

Mr. Larry Munson, Director
Western Maryland Branch Office
Consumer Protection Division
Office of Attorney General
138 East Antietam Street, Suite 210
**Hagerstown,** MD 21740
(301) 791-4780

**County Offices**
Mr. Stephen D. Hannan, Administrator
Howard County Office of Consumer Affairs
9250 Rumsey Rd.
**Columbia,** MD 21045
(301) 992-2176
**(301) 992-2052** (TDD)

Ms. Barbara B. Gregg, Executive Director
Montgomery County
Office of Consumer Affairs
100 Maryland Avenue, 3rd Floor
**Rockville,** MD 20850
(301) 217-7373

Ms. Dorothy F. Bailey, Executive Director
Prince George's County
Consumer Protection Commission
9201 Basil Court
**Landover,** MD 20785
(301) 952-4700
**(301) 925-5167** (TDD)

## Massachusetts

**State Offices**

Mr. Robert Bowen, Chief
Consumer Protection Division
Department of Attorney General
131 Tremont Street
**Boston,** MA 02111
(617) 727-8400
(information and referral only)

Ms. Paula W. Gold, Secretary
Executive Office of
Consumer Affairs and Business Regulation
One Ashburton Place, Room 1411
**Boston,** MA 02108
(617) 727-7780
(information and referral only)

Mr. Richard Dalton
Assistant Attorney General
Consumer Protection Division
Department of Attorney General
436 Dwight Street
**Springfield,** MA 01103
(413) 784-1240

**County Offices**

Mr. Richard Steward, Office Supervisor
Consumer Protection Division
Franklin County District Attorney's Office
55 Federal Street
**Greenfield,** MA 01301
(413) 774-5102

Ms. Beverly J. Twine, Director
Consumer Council of Worcester County
Worcester Community Action Council, Inc.
340 Main Street, Suite 555
**Worcester,** MA 01608
(508) 754-7420
**(508) 752-0109** (TDD)

**City Offices**

Ms. Diane J. Modica, Commissioner
Mayor's Office of Consumer Affairs and Licensing
Boston City Hall, Rm 613
**Boston,** MA 02201
(617) 725-3320

Ms. Carol Maynard, Director
Brockton Consumer Advisory Commission
City Hall Annex
50 Maple Avenue
**Brockton,** MA 02401
(508) 580-7182

Ms. Elizabeth Cannon, Director
Consumer Division
Lowell Community Team Work, Inc.
167 Dutton Street
**Lowell,** MA 01852
(508) 452-0908

Ms. Susan Grant, Director
Consumer Protection Division
Hampshire County District Attorney's Office
1 Court Square
**Northhampton,** MA 01060
(413) 584-1597

## Michigan

**State Offices**

Mr. Frederick H. Hoffecker
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
670 Law Building
**Lansing,** MI 48913
(517) 373-1140

Mr. Kent Wilcox, Executive Director
Michigan Consumers Council
414 Hollister Building
106 West Allegan Street
**Lansing,** MI 48933
(517) 373-0947
**(517) 373-0701** (TDD)

Mr. Marvin Goldstein, Director
Bureau of Automotive Regulation
Michigan Department of State
**Lansing,** MI 48918
(517) 373-7858
**1 (800) 292-4204** (toll free in MI)

**County Offices**

Mr. George Mullison, Prosecuting Attorney
Bay County Consumer Protection Unit
Bay County Building
**Bay City,** MI 48708
(517) 893-3594

Ms. Margaret DeMuynck, Director
Consumer Fraud Department
Macomb County
Office of the Prosecuting Attorney
Macomb Court Building, 6th Floor
**Mt. Clemens,** MI 48043
(313) 469-5350

Ms. Charleen Berels, Director
Washtenaw County Consumer Services
4133 Washtenaw Street
P.O. Box 8645
**Ann Arbor,** MI 48107-8645
(313) 971-6054

**City Office**

Ms. Esther K. Shapiro, Director
City of Detroit
Department of Consumer Affairs
1600 Cadillac Tower
**Detroit,** MI 48226
(313) 224-3508

## Minnesota

**State Offices**

Mr. Curt Loewe, Director
Office of Consumer Services
Office of Attorney General
117 University Avenue
**St. Paul,** MN 55155
(612) 296-2331

Mr. Gary Simonson, Complaint Mediator
Consumer Services Division
Office of Attorney General
320 West Second Street
**Duluth,** MN 55802
(218) 723-4891

**County Office**

Ms. Eleanor Kragseth, Legal Services Advisor
Citizen Protection Unit
Hennepin County Attorney's Office
C2000 County Government Center
**Minneapolis,** MN 55487
(612) 348-4528

**City Office**

Mr. James Moncur, Director
Consumer Affairs Division
Minneapolis Department of
Licenses and Consumer Services
One C City Hall
**Minneapolis,** MN 55415
(612) 348-2080

## Mississippi

**State Offices**

Mr. Trey Bobinger
Special Assistant Attorney General
Chief, Consumer Protection Division
Office of Attorney General
P.O. Box 220
**Jackson,** MS 39205
(601) 354-6018

Mr. Joe B. Hardy, Director
Regulatory Services
Department of Agriculture and Commerce
500 Greymont Avenue
P.O. Box 1609
**Jackson,** MS 39215
(601) 354-7063

Ms. Mattie T. Stevens
Consumer Counselor
Gulf Coast Regional Office
of the Attorney General
P.O. Box 1411
**Biloxi,** MS 39533
(601) 436-6000

## Missouri

**State Offices**

Mr. Carl M. Koupal, Jr., Director
Department of Economic Development
P.O. Box 1157
**Jefferson City,** MO 65102
(314) 751-4962

Mr. Henry Herschel, Chief Counsel
Trade Offense Division
Office of Attorney General
P.O. Box 899
**Jefferson City,** MO 65102
(314) 751-2616
**1 (800) 392-8222** (toll free in MO)

## Montana

Consumer Affairs Unit
Department of Commerce
1424 Ninth Avenue
**Helena,** MT 59620
(406) 444-4312

## Nebraska

**State Office**
Ms. Denise E. Frost
Assistant Attorney General
Consumer Protection Division
Department of Justice
2115 State Capitol
P.O. Box 98920
**Lincoln,** NE 68509
(402) 471-4723

**County Office**
Mr. Ronald L. Staskiewicz
Douglas County Attorney
County Attorney's Office
428 Hall of Justice
**Omaha,** NE 68183
(402) 444-7040

## Nevada

**State Offices**
Ms. Shari B. Compton
Commissioner of Consumer Affairs
Department of Commerce
State Mail Room Complex
**Las Vegas,** NV 89158
(702) 486-4150

Mr. Ray Trease, Consumer Services Officer
Consumer Affairs Division
Department of Commerce
201 Nye Building, Capitol Complex
**Carson City,** NV 86710
(702) 885-4340

**County Office**
Mr. John Long, Investigator
Washoe County District Attorney's Office
P.O. Box 11130
**Reno,** NV 89520
(702) 328-3456

## New Hampshire

Mr. Terry L. Robertson, Chief
Consumer Protection and Antitrust Division
Office of Attorney General
State House Annex
**Concord,** NH 03301
(603) 271-3641

## New Jersey

**State Offices**
Mr. James J. Barry, Jr., Director
Division of Consumer Affairs
1100 Raymond Boulevard, Room 504
**Newark,** NJ 07102
(201) 648-4010

Ms. Andrea Filkowitz
Assistant Attorney General
Division of Law
Office of Attorney General
1100 Raymond Boulevard, Room 316
**Newark,** NJ 07102
(201) 648-4730

Mr. Alfred A. Slocum, Commissioner
Department of the Public Advocate
CN 850, Justice Complex
**Trenton,** NJ 08625
(609) 292-7087
**1 (800) 792-8600** (toll free in NJ)

**County Offices**
Mr. William H. Ross, III, Director
Atlantic County Consumer Affairs
1333 Atlantic Avenue, 8th Floor
**Atlantic City,** NJ 08401
(609) 345-6700

Ms. Mary E. Courtney, Director
Bergen County
Division of Consumer Affairs
21 Main Street
**Hackensack,** NJ 07601
(201) 646-2650

Mrs. Renee L. Borstad, Director
Burlington County Office of
Consumer Affairs
49 Rancocas Road
**Mount Holly,** NJ 08060
(609) 265-5054

Ms. Patricia M. Tuck, Director
Camden County Consumer Affairs
1800 Pavilion West
2101 Ferry Avenue, Suite 611
**Camden,** NJ 08104
(609) 757-8387

Mr. Mark Diederich, Director
Cape May County Consumer Affairs
DN-310, Central Mail Room
Cape May Court House
**Cape May Court House,** NJ 08210
(609) 465-1076

Mr. George S. Franks, Director
Cumberland County
Department of Weights
Measures and Consumer Protection
788 East Commerce Street
**Bridgeton,** NJ 08302
(609) 453-2203

Director
Essex County Consumer Services
15 Southmunn Avenue
2nd Floor
**East Orange,** NJ 07018
(201) 678-8071

Mr. Edward McGoldrick, Director
Gloucester County Consumer Affairs
152 North Broad Street
**Woodbury,** NJ 08096
(609) 853-3349
**(609) 848-6616** (TDD)

Ms. Barbara Donnelly, Director
Division of Consumer Affairs
Hudson County
County Administration Building
595 Newark Avenue
**Jersey City,** NJ 07306
(201) 795-6295

Donna Gionannetti, Division Chief
Mercer County Consumer Affairs
640 South Broad Street
**Trenton,** NJ 08650
(609) 989-6671

Mr. Lawrence Cimmino, Director
Middlesex County Consumer Affairs
149 Kearny Avenue
**Perth Amboy,** NJ 08861
(201) 324-4600

Ms. Dorothy H. Avallone, Director
Monmouth County Consumer Affairs
Hall of Records Annex
P.O. Box 1255
**Freehold,** NJ 07728-1255
(201) 431-7900

Ms. Janet Opiekun, Director
Morris County Consumer Affairs
CN 900
**Morristown,** NJ 07960
(201) 285-6070
**(201) 584-9189** (TDD)

Mr. Kenneth Leake, Director
Ocean County Consumer Affairs
CN 2191, County Administration Building
Room 203-2
**Toms River,** NJ 08754
(201) 929-2105

Ms. Mary Ann Maloney, Director
Passaic County Consumer Affairs
County Administration Building
309 Pennsylvania Avenue
**Paterson,** NJ 07503
(201) 881-4547, 4499

Ms. Ruth A. Hotz
Somerset County Consumer Affairs
County Administration Building
P.O. Box 3000
**Somerville,** NJ 08876
(201) 231-7000, ext. 7400

Mr. William J. Gehrke, Director
Union County Consumer Affairs
300 North Avenue East
P.O. Box 186
**Westfield,** NJ 07091
(201) 654-9840

Ms. Barbara McHenry, Director
Warren County Consumer Affairs
Dumont Administration Bldg., Route 519
**Belvidere,** NJ 07823
(201) 475-8000

Mr. Jeffery Wetz, Director
Weehawken Consumer Affairs
400 Park Avenue
**Weehawken,** NJ 07087
(201) 867-1715

**City Offices**
Mr. Ed Leonard, Director
Belleville Consumer Affairs
Municipal Building
**Belleville,** NJ 07109
(201) 450-3398

Ms. Lorraine Sudia, Director
Brick Consumer Affairs
Municipal Building
401 Chambers Bridge Road
**Brick,** NJ 08723
(201) 477-3000, ext. 403

Mr. Lawrence A. Eleuteri, Director
Cinnaminson Consumer Affairs
Municipal Building
1621 Riverton Road
**Cinnaminson,** NJ 08077
(609) 829-6000

Ms. Theresa Ward, Director
Clark Consumer Affairs
430 Westfield Avenue
**Clark,** NJ 07066
(201) 388-3600

Ms. Adrianne Eisner, Director
East Brunswick Consumer Affairs
Jean Walling Civic Center, P.O. Box 218
**East Brunswick,** NJ 08816
(201) 390-6954

Ms. Conchita (Connie) Crawford
Executive Director
East Orange Community
Development Corporation
490 Main Street
**East Orange,** NJ 07017
(201) 266-5315

Ms. Beatrice Handler, Director
Edison Consumer Affairs
Municipal Building
100 Municipal Boulevard
**Edison,** NJ 08817
(201) 287-0900, ext. 234

Ms. Carmine Liotta, Director
Elizabeth Consumer Affairs
60 Winfield Scott Plaza
**Elizabeth,** NJ 07201
(201) 820-4183

Mr. Richard L. Mayer, Director
Fort Lee Consumer Protection Board
309 Main Street
**Fort Lee,** NJ 07024
(201) 592-3579

Mrs. Jean Moriarty, Director
Freehold Township Consumer Affairs
Schanck Road and Stillwells Corner Road
**Freehold Township,** NJ 07728
(201) 431-7900

Ms. Libby Saltzman, Director
Glen Rock Consumer Affairs
Municipal Building, Harding Plaza
**Glen Rock,** NJ 07452
(201) 670-3956

Mr. John Cardwell, Director
Jersey City Consumer Affairs
280 Grove Street, City Hall
**Jersey City,** NJ 07302
(201) 547-5839

Ms. Bernadine Jacobs, Director
Livingston Consumer Affairs
357 South Livingston Avenue
**Livingston,** NJ 07039
(201) 535-7976

Ms. Genevieve Ross, Director
Middlesex Borough Consumer Affairs
1200 Mountain Avenue
**Middlesex,** NJ 08846
(201) 356-8090

Ms. Pearl A. Hayes, Director
Montclair Neighborhood
Development Corporation
228 Bloomfield Avenue
**Montclair,** NJ 07042
(201) 744-9094

Ms. Mildred Pastore, Director
Mountainside Consumer Affairs
1455 Coles Avenue
**Mountainside,** NJ 07092
(201) 232-6600

Ms. Annmarie Nicolotte, Director
Nutley Consumer Affairs
Public Safety Building
228 Chestnut Street
**Nutley,** NJ 07110
(201) 284-4936

Ms. Jeanne O'Brien, Director
Parsippany Consumer Affairs
Municipal Building
1001 Parsippany Boulevard
**Parsippany,** NJ 07054
(201) 263-7152

Ms. Maria Jiminez, Director
Perth Amboy Consumer Affairs
44 Market Street
**Perth Amboy,** NJ 08861
(201) 826-0290, ext. 61

Ms. Priscilla Castles, Director
Plainfield Community
Relations and Social Services
510 Watchtung Avenue
**Plainfield,** NJ 07060
(201) 753-3519

Michael B. Bukatman, Director
Secaucus Department of Consumer Affairs
1203 Paterson Plank Road
**Secaucus,** NJ 07094
(201) 330-2019

CALA Officer
Summit Consumer Affairs
512 Springfield Avenue
**Summit,** NJ 07901
(201) 273-6474

Ms. Marian Cramer, Director
Union Township Consumer Affairs
1976 Morris Avenue
**Union,** NJ 07083
(201) 688-2800, ext. 16

Mr. Charles A. Stern, Director
Wayne Township Consumer Affairs
475 Valley Road
**Wayne,** NJ 07470
(201) 694-1800, ext. 290, 292

Mr. John Busatell, Director
West New York Consumer Affairs
428 60th Street
**West New York,** NJ 07093
(201) 861-7000, ext. 230

## New Mexico

Mr. Randy Childress, Director
Consumer and Economic Crime Division
Office of Attorney General
P.O. Drawer 1508
**Santa Fe,** NM 87504
(505) 872-6910
**1 (800) 432-2070** (toll free in NM)

## New York

**State Offices**

Mr. Richard M. Kessel
Chairperson and Executive Director
New York State
Consumer Protection Board
99 Washington Avenue
**Albany,** NY 12210
(518) 474-8583

Ms. Rachael Kretser
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Office of Attorney General
State Capitol
**Albany,** NY 12224
(518) 474-5481

Mr. Richard Kessel
Chairperson and Executive Director
New York State
Consumer Protection Board
250 Broadway, 17th Floor
**New York,** NY 10007-2593
(212) 587-4908

Mr. John Corwin
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Office of Attorney General
120 Broadway
**New York,** NY 10271
(212) 341-2300

**Regional Offices**

Mr. John R. Marshall, Jr.
Assistant Attorney General in Charge
Binghamton Regional Office
Office of Attorney General
59-61 Court Street, 7th Floor
**Binghamton,** NY 13905
(607) 773-7797

Mr. Peter B. Sullivan
Assistant Attorney General in Charge
Buffalo Regional Office
Office of Attorney General
65 Court Street
**Buffalo,** NY 14202
(716) 847-7184

Mr. Alan J. Burczak
Assistant Attorney General in Charge
Plattsburgh Regional Office
Office of Attorney General
70 Clinton Street
**Plattsburgh,** NY 12901
(518) 563-8012

Mr. Kent L. Mardon
Assistant Attorney General in Charge
Poughkeepsie Regional Office
Office of Attorney General
235 Main Street
**Poughkeepsie,** NY 12601
(914) 485-3920

Mr. Eugene Welch
Assistant Attorney General in Charge
Rochester Regional Office
Office of Attorney General
144 Exchange Boulevard
**Rochester,** NY 14614
(716) 546-7430

Ms. Carolyn A. Cairns
Assistant Attorney General in Charge
Suffolk Regional Office
Office of Attorney General
300 Motor Parkway
**Hauppauge,** NY 11788
(516) 231-2400

Mr. Lawrence Zimmerman
Assistant Attorney General in Charge
Syracuse Regional Office
Office of Attorney General
615 Erie Boulevard, West
**Syracuse,** NY 13204
(315) 426-4848

Ms. Aniela J. Carl
Assistant Attorney General in Charge
Utica Regional Office
Office of Attorney General
207 Genesee Street
**Utica,** NY 13501
(315) 793-2225

**County Offices**

Mr. Thomas M. Jablonowski
Coordinator of Consumer Affairs
Broome County
Bureau of Consumer Services
Governmental Plaza, P.O. Box 1766
**Binghamton,** NY 13902
(607) 778-2168

Mr. Nelson Kranker
Director
Dutchess County
Department of Consumer Affairs
22 Market Street
**Poughkeepsie,** NY 12601
(914) 471-6322

Ms. Candace K. Vogel
Assistant District Attorney
Consumer Fraud Bureau
Erie County District Attorney's Office
25 Delaware Avenue
**Buffalo,** NY 14202
(716) 858-2424

Mr. James E. Picken, Commissioner
Nassau County Office of Consumer Affairs
160 Old Country Road
**Mineola,** NY 11501
(516) 535-2600

Mr. Steven A. Irace, Chief
Nassau County Commercial Frauds and
Environmental Investigation Bureau
310 Old Country Road
**Garden City,** NY 11530
(516) 535-2164

Mr. Erik Dressler, Director
Onondaga County
Office of Consumer Affairs
County Civic Center
421 Montgomery Street
**Syracuse,** NY 13202
(315) 425-3479

Mr. Edward J. Brown, Commissioner
Orange County
Department of Consumer Affairs
and Weights and Measures
99 Main Street
**Goshen,** NY 10924
(914) 294-5151, ext. 1762

Mr. Francis D. Phillips II, District Attorney
Orange County District Attorney's Office
255 Main Street
County Government Center
**Goshen,** NY 10924
(914) 294-5471

Ms. Patricia Chesnut, Director
Putnam County Office Facility
Department of Consumer Affairs
Myrtle Avenue
**Mahopac Falls,** NY 10542
(914) 621-2317

Mr. Alfred J. Steozo, Director/Coordinator
Rockland County
Office of Consumer Protection
County Office Building
18 New Hempstead Road
**New City,** NY 10956
(914) 638-5282

Mr. Dennis S. Abbey, Director
Steuben County Department of
Weights, Measures and Consumer Affairs
3 East Pulteney Square
**Bath,** NY 14810
(607) 776-9631
**(607) 776-9631 ext. 2101** (voice/TDD)

Ms. Jane Devine, Commissioner
Suffolk County
Department of Consumer Affairs
Suffolk County Center
**Hauppauge,** NY 11788
(516) 360-4600

Mr. Jon Van Vlack, Director
Ulster County Consumer Fraud Bureau
285 Wall Street
**Kingston,** NY 12401
(914) 339-5680, ext. 240

Mr. Frank D. Castaldi, Jr.
Chief Frauds Bureau
Westchester County
District Attorney's Office
111 Grove Street
**White Plains,** NY 10601
(914) 285-3303

Mr. Kenneth W. Hale, Director
Westchester County
Department of Consumer Affairs
Room 104, Michaelian Office Building
**White Plains,** NY 10601
(914) 285-2155

**City Offices**

Mr. Burt Koza, Director
Babylon Consumer Protection Board
Town Hall Office Annex
281 Phelps Lane
**North Babylon,** NY 11703
(516) 422-7636

Town of Colonie
Consumer Protection Board
Memorial Town Hall
**Newtonville,** NY 12128
(518) 783-2790

Mr. Stephen Pedone, Commissioner
Mt. Vernon Office of Consumer Affairs
City Hall
**Mt. Vernon,** NY 10550
(914) 668-6000, ext. 231

Mr. Angelo J. Aponte, Commissioner
New York City
Department of Consumer Affairs
80 Lafayette Street
**New York,** NY 10013
(212) 577-0111

Bronx Neighborhood Office
New York City
Department of Consumer Affairs
1932 Arthur Avenue
**Bronx,** NY 10457
(212) 579-6766

Brooklyn Neighborhood Office
New York City
Department of Consumer Affairs
1360 Fulton Street
**Brooklyn,** NY 11216
(718) 636-7092

Ms. Isabel Butler, Director
Queens Neighborhood Office
New York City
Department of Consumer Affairs
120-55 Queens Boulevard, Room 301A
**Kew Gardens,** NY 11424
(718) 261-2922

Ms. Johanna Kepley, Director
Staten Island Neighborhood Office
New York City
Department of Consumer Affairs
Staten Island Borough Hall, Room 422
**Staten Island,** NY 10301
(718) 390-5154

Mr. Joseph Dehm, Director
Oswego Office of Consumer Affairs,
Weights and Measures
City Hall
West Oneida Street
**Oswego,** NY 13126
(315) 342-8150

Ms. Carol Cronin, Chairwoman
Ramapo Consumer Protection Board
Ramapo Town Hall
237 Route 59
**Suffern,** NY 10901
(914) 357-5100, ext. 265

Schenectady Bureau
of Consumer Protection
City Hall, Room 22
Jay Street
**Schenectady,** NY 12305
(518) 382-5061

Director
White Plains
Department of Weights and Measures
279 Hamilton Avenue
**White Plains,** NY 10601
(914) 682-4459 (8 a.m.- 12 Noon)

Mr. Ralph A. Capozzi, Director
Yonkers Office of Consumer
Protection, Weights and Measures
201 Palisade Avenue
**Yonkers,** NY 10703
(914) 964-3563, 3564

## North Carolina

Mr. James C. Gulick
Special Deputy Attorney General
Consumer Protection Section
Office of Attorney General
Department of Justice Building
P.O. Box 629
**Raleigh,** NC 27602
(919) 733-7741

## North Dakota

**State Offices**

Mr. Nicholas J. Spaeth
Office of Attorney General
600 E. Boulevard
**Bismarck** ND 58505
(701) 224-2210
**1 (800) 472-2600** (toll free in ND)

Mr. Tom Engelhardt, Director
Consumer Fraud Division
Office of Attorney General
600 East Boulevard
**Bismarck,** ND 58505
(701) 224-3404
**1 (800) 472-2600** (toll free in ND)

**County Office**

Mr. Kent Keys, Executive Director
Quad County Community Action Agency
27 1/2 South Third Street
**Grand Forks,** ND 58201
(701) 746-5431

## Ohio

**State Offices**

Ms. Dianne Goss Paynter
Consumer Frauds and Crimes Section
Office of Attorney General
30 East Broad Street
State Office Tower, 25th Floor
**Columbus,** OH 43266-0410
(614) 466-4986 (complaints)
**1 (800) 282-0515** (toll free in OH)
**(614) 466-1393** (TDD)

Mr. William A. Spratley
Consumers' Counsel
77 South High Street, 15th Floor
**Columbus,** OH 43266
**(614) 466-9605** (voice/TDD)
**1 (800) 282-9448** (toll free in OH)

**City Offices**

Mr. Douglas J. Powley, City Prosecutor
Akron Division of Consumer Protection
206 Ocasek Government Building
161 South High Street
**Akron,** OH 44308
(216) 375-2730

**County Offices**

Mr. Daniel Abraham, Director
Economic Crime Division
Franklin County
Office of Prosecuting Attorney
369 South High Street
**Columbus,** OH 43215
(614) 462-3555

Mr. Steven C. LaTourette
County Prosecutor
Consumer Protection Division
Lake County Office of Prosecuting Attorney
Lake County Court House
**Painesville,** OH 44077
(216) 357-2683

Mr. Robert A. Skinner
Assistant Prosecuting Attorney
Montgomery County Fraud Section
301 West 3rd Street
Dayton Montgomery County
Courts Building
**Dayton,** OH 45402
(513) 225-5757

Mr. David Norris, Prosecuting Attorney
Portage County
Office of Prosecuting Attorney
466 South Chestnut Street
**Ravenna,** OH 44266
(216) 296-4593

Mr. Lynn C. Slaby, Prosecuting Attorney
Summit County
Office of Prosecuting Attorney
53 East Center Street
**Akron,** OH 44308
(216) 379-2800

**City Offices**

Mr. Steven Kurtz, Chief
Cincinnati Office of Consumer Protection
Division of Human Services
City Hall, Room 126
**Cincinnati,** OH 45202
(513) 352-3971

Director
Office of Consumer Affairs
218 Cleveland Avenue, S.W.
5th Floor, Room 605B
**Canton,** OH 44702
(216) 489-3268

Ms. Debra Gnann, Director
Cleveland Office of Consumer Affairs
601 Lakeside
**Cleveland,** OH 44114
(216) 664-3200

Mr. Anthony C. Julian, Director
Youngstown Office of Consumer Affairs
and Weights and Measures
26 South Phelps Street
City Hall
**Youngstown,** OH 44503
(216) 742-8884

## Oklahoma

**State Offices**

Ms. Jane Wheeler
Assistant Attorney General
for Consumer Affairs
Office of Attorney General
112 State Capitol Building
**Oklahoma City,** OK 73105
(405) 521-3921

Mr. Prescott H. Cowley, Administrator
Department of Consumer Credit
4545 Lincoln Boulevard, Suite 104
**Oklahoma City,** OK 73105
(405) 521-3653

## Oregon

Mr. Timothy Wood, Attorney in Charge
Financial Fraud Section
Department of Justice
Justice Building
**Salem,** OR 97310
(503) 378-4320

## Pennsylvania

**State Offices**

Mr. Douglas Yauger, Director
Bureau of Consumer Protection
Office of Attorney General
Strawberry Square, 14th Floor
**Harrisburg,** PA 17120
(717) 787-9707
**(800) 441-2555** (toll free in PA)

Mr. David Barasch, Consumer Advocate
Office of Consumer Advocate-Utilities
Office of Attorney General
Strawberry Square, 14th Floor
**Harrisburg,** PA 17120
(717) 783-5048 (utilities only)

Mr. Michael Butler
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
27 North Seventh Street
**Allentown,** PA 18101
(215) 821-6690

Mr. Daniel R. Goodemote
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
919 State Street, Room 203
**Erie,** PA 16501
(814) 871-4371

Mr. Thomas Ballaron, Attorney in Charge
Bureau of Consumer Protection
Office of Attorney General
Strawberry Square, 14th Floor
**Harrisburg,** PA 17120
(717) 787-7109

Mr. Barry Creany, Deputy Attorney General
Bureau of Consumer Protection
Office of the Attorney General
IGA Building Route 219 North
P.O. Box 716
**Ebensburg,** PA 15931
(814) 949-7900

Mr. John E. Kelly, Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
1009 State Office Building
1400 West Spring Garden Street
**Philadelphia,** PA 19130
(215) 560-2414

Ms. Caren L. Mariani
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
Manor Building, 4th Floor
564 Forbes Avenue
**Pittsburgh,** PA 15219
(412) 565-5135

Mr. J.P. McGowan
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
State Office Building, Room 358
100 Lackawanna Avenue
**Scranton,** PA 18503
(717) 963-4913

**County Offices**
Mr. Sidney Elkin, Chairperson
Beaver County Alliance
for Consumer Protection
Allencrest Detention Center
Western Avenue
**Beaver,** PA 15009
(412) 728-7267

Mr. Robert Taylor, Director
Chester County Bureau of Consumer
Protection, Weights and Measures
Courthouse, 5th Floor, North Wing
High and Market Street
**West Chester,** PA 19380
(215) 431-6150

Ms. Jennifer D. Wright, Consumer Mediator
Cumberland County
Consumer Affairs
Courthouse
**Carlisle,** PA 17013
(717) 240-6180

Ms. Peggy Adams, Director/Chief Sealer
Bucks County Bureau of Consumer
Protection, Weights and Measures
50 North Main
**Doylestown,** PA 18901
(215) 348-7442

Ms. Evelyn Yancoskie, Director
Delaware County Office of
Consumer Affairs, Weights and Measures
Government Center Building
Second and Olive Streets
**Media,** PA 19063
(215) 891-4865

Ms. Helen Dunigan, Director
Montgomery County
Consumer Affairs Department
County Courthouse
**Norristown,** PA 19404
(215) 278-3565

**City Offices**
Ms. Eileen O'Brien, Director,
Mayor's Action Center
Division Consumer Services
143 City Hall
**Philadelphia,** PA 19107
(215) 686-7595

Mr. James Fitzpatrick, Chief
Economic Crime Unit
Philadelphia District Attorney's Office
1421 Arch Street
**Philadelphia,** PA 19102
(215) 686-8735

## Puerto Rico

Mr. Jorge R. Ocasio, Secretary
Department of Consumer Affairs
Minillas Station, P.O. Box 41059
**Santurce,** PR 00940
(809) 722-7555

Mr. Hector Rivera Cruz, Secretary
Department of Justice, P.O. Box 192
**Old San Juan,** PR 00902
(809) 721-2900

## Rhode Island

**State Offices**
Ms. Robyn Y. Davis, Director
Consumer Protection Division
Department of Attorney General
72 Pine Street
**Providence,** RI 02903
(401) 277-2104
**(401) 274-4400 ext. 354** (voice/TDD)
**1 (300) 852-7776** (toll free in RI)

Mr. Edwin P. Palumbo, Executive Director
Rhode Island Consumers' Council
365 Broadway
**Providence,** RI 02909
(401) 277-2764

## South Carolina

**State Offices**
Mr. Ken Moore, Assistant Attorney General
Consumer Fraud and Antitrust Section
Office of Attorney General
P.O. Box 11549
**Columbia,** SC 29211
(803) 734-3970

Mr. Steve Hamm, Administrator
Department of Consumer Affairs
P.O. Box 5757
**Columbia,** SC 29250
(803) 734-9452
**(803) 734-9455** (TDD)
**1 (800) 922-1594** (toll free in SC)

Mr. W. Jefferson Bryson, Jr.
State Ombudsman
Office of Executive Policy and Program
1205 Pendleton Street, Room 308
**Columbia,** SC 29201
(803) 734-0457

## South Dakota

Mr. Jeff Hallem
Assistant Attorney General
Division of Consumer Affairs
Office of Attorney General
State Capitol Building
**Pierre,** SD 57501
(605) 773-4400

## Tennessee

**State Offices**
Mr. Perry A. Craft, Deputy Attorney General
Antitrust and Consumer Protection Division
Office of Attorney General
450 James Robertson Parkway
**Nashville,** TN 37219
(615) 741-2672

Ms. Elizabeth Owen, Director
Division of Consumer Affairs
Department of Commerce and Insurance
500 James Robertson Parkway, 5th Floor
**Nashville,** TN 37219
(615) 741-4737
**1 (800) 342-8385** (toll free in TN)

## Texas

**State Offices**
Mr. H. Clyde Farrell
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
Capitol Station, P.O. Box 12548
**Austin,** TX 78711
(512) 463-2070

Ms. Kay Doughty
Public Counsel
Office of Consumer Protection
State Board of Insurance
One Republic Plaza
333 Guadalupe, Box 44
**Austin,** TX 78701
(512) 495-6448

Mr. Stephen Gardner
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
714 Jackson Street, Suite 700
**Dallas,** TX 75202
(214) 742-8944

Ms. Esther Chavez
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
6090 Surety Drive, Rm. 260
**El Paso,** TX 79905
(915) 772-9476

Mr. Richard Tomlinson
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
1019 Congress Street, Suite 1550
**Houston,** TX 77002
(713) 223-5886

Mr. Robert E. Reyna
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
1208 14th Street, Suite 801
**Lubbock,** TX 79401
(806) 747-5238

Mr. Adolfo Alvarez
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
3600 North 23rd Street, Suite 305
**McAllen,** TX 78501
(512) 682-4547

Mr. Aaron Valenzuela
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
200 Main Plaza, Suite 400
**San Antonio,** TX 78205
(512) 225-4191

**County Offices**
Mr. Ted Steinke
Assistant District Attorney and Chief
of Dallas County District Attorney's Office
Specialized Crime Division
2720 Stemmons Towers South
**Dallas,** TX 75207
(214) 630-6300

Mr. Russel Turbeville
Assistant District Attorney and Chief
Harris County Consumer Fraud Division
Office of District Attorney
201 Fannin, Suite 200
**Houston,** TX 77002
(713) 221-5836

**City Offices**
Ms. Adela Gonzalez, Director
Dallas Consumer Protection Division
Health and Human Services Department
320 East Jefferson Boulevard
**Dallas,** TX 75203
(214) 948-4400

Mr. David Watson, Director
Fort Worth Office of Consumer Affairs
Weights and Measures
1000 Throckmorton, 5th Floor
**Fort Worth,** TX 76102
(817) 870-7570

## Utah

**State Offices**
Mr. Gary R. Hansen, Director
Division of Consumer Protection
Department of Commerce
160 East 3rd South, P.O. Box 45802
**Salt Lake City,** UT 84145
(801) 530-6601

Ms. Ruth Renlund
Assistant Attorney General
for Consumer Affairs
Office of Attorney General
115 State Capitol
**Salt Lake City,** UT 84114
(801) 538-1331

## Vermont

**State Offices**
Mr. J. Wallace Malley
Assistant Attorney General and Chief
Public Protection Division
Office of Attorney General
109 State Street
**Montpelier,** VT 05602
(802) 828-3171

Mr. Bruce Martell, Supervisor
Consumer Assurance Section
Department of Agriculture
116 State Street
**Montpelier,** VT 05602
(802) 828-2436

## Virgin Islands

Mr. Robert S. Mathes, Commissioner
Department of Licensing
and Consumer Affairs
Property and Procurement Building
Subbase #1, Rm. 205
**St. Thomas,** VI 00801
(809) 774-3130

## Virginia

**State Offices**
Mr. Frank Seales, Jr.
Senior Assistant Attorney General
Antitrust and Consumer Litigation Section
Office of Attorney General
Supreme Court Building
101 North Eighth Street
**Richmond,** VA 23219
(804) 786-2116
**1 (800) 451-1525** (toll free in VA)

Ms. Betty Blakemore, Director
Office of Consumer Affairs
Department of Agriculture
and Consumer Services
Room 101, Washington Building
1100 Bank Street
**Richmond,** VA 23219
(804) 786-2042
**1 (800) 552-9963** (toll free in VA)

Mr. Robert Minnich, Investigator
Northern Virginia Branch
Office of Consumer Affairs
Department of Agriculture
and Consumer Services
100 North Washington St., Suite 412
**Falls Church,** VA 22046
(703) 532-1613

**County Offices**
Ms. Diane Jemmott, Section Chief
Office of Citizen and Consumer Affairs
#1 Court House Plaza, Suite 310
2100 Clarendon Boulevard
**Arlington,** VA 22201
(703) 358-3260

Mr. Ron Mallard, Director
Fairfax County
Department of Consumer Affairs
3959 Pender Drive, Suite 200
**Fairfax,** VA 22030
(703) 691-3214
**(703) 591-3260** (TDD)

Mr. Hubert King, Administrator
Prince William County
Office of Consumer Affairs
4370 Ridgewood Center Drive
**Prince William,** VA 22192
(703) 335-7370

**City Offices**
Ms. Rose Boyd, Director
Alexandria Office of Citizens Assistance
City Hall
P.O. Box 178
**Alexandria,** VA 22313
(703) 838-4350
**(703) 838-5056** (TDD)

Mr. Robert L. Gill, Coordinator
Division of Consumer Affairs
City Hall
**Norfolk,** VA 23501
(804) 441-2821

Ms. Delores Daniels
Assistant to the City Manager
Roanoke Consumer Protection Division
364 Municipal Building
215 Church Avenue, S.W.
**Roanoke,** VA 24011
(703) 981-2583

Mr. J. N. McClanan
Consumer Protection Officer
Virginia Beach
Division of Consumer Protection
Municipal Center
**Virginia Beach,** VA 23456
(804) 427-8983

## Washington

**State Offices**
Ms. Renee Olbricht, Investigator
Consumer and Business
Fair Practices Division
Office of Attorney General
North 122 Capitol Way
**Olympia,** WA 98501
(206) 753-6210

Mr. John R. Ellis
Assistant Attorney General and Chief
Consumer and Business
Fair Practices Division
Office of Attorney General
710 2nd Avenue, Suite 1300
**Seattle,** WA 98104
(206) 464-7744
**1 (800) 551-4636** (toll free in WA)

Mr. Owen Clarke, Chief
Consumer and Business
Fair Practices Division
Office of Attorney General
West 1116 Riverside Avenue
**Spokane,** WA 99201
(509) 456-3123

Ms. Cynthia Lanphear, Contact Person
Consumer and Business
Fair Practices Division
Office of Attorney General
1019 Pacific Avenue, 3rd Floor
**Tacoma,** WA 98402
(206) 593-2904

**County Offices**
Ms. Kristie Anderson, Director
Department of Weights and Measures
3200 Cedar Street
**Everett,** WA 98201
(206) 259-8800

Mr. C. Patrick Sainsbury
Chief Deputy Prosecuting Attorney
Fraud Division
516 3rd Avenue, Room E531
**Seattle,** WA 98104
(206) 296-9010

Mr. Andrew J. Lofton, Director
Seattle Department of
Licenses and Consumer Affairs
102 Municipal Building
**Seattle,** WA 98104
(206) 684-8484

### West Virginia

**State Offices**

Mr. Robert J. Lamont, Director
Consumer Protection Division
Office of Attorney General
812 Quarrier Street, 6th Floor
**Charleston,** WV 25301
(304) 348-8986
**1 (800) 368-8808** (toll free in WV)

Mr. Stephen Casto, Director
Division of Weights and Measures
Department of Labor
1800 Washington Street, East
Bldg. #3 Room 319
**Charleston,** WV 25305
(304) 348-7890

**City Office**

Ms. Polly Diller, Director
Department of Consumer Protection
P.O. Box 2749
**Charleston,** WV 25330
(304) 348-8172

### Wisconsin

**State Offices**

Mr. Donald Soberg, Administrator
Division of Trade and Consumer Protection
Department of Agriculture,
Trade, and Consumer Protection
801 West Badger Road
P.O. Box 8911
**Madison,** WI 53708
(608) 266-9836
**1 (800) 362-3020** (toll free in WI)

Mr. Stephen Nicks
Assistant Attorney General
Office of Consumer Protection
and Citizen Advocacy
Department of Justice
P.O. Box 7856
**Madison,** WI 53707
(608) 266-1852
**1 (800) 362-8189** (toll free in WI)

Ms. Margaret Quaid, Regional Supervisor
Division of Trade and Consumer Protection
Department of Agriculture,
Trade, and Consumer Protection
927 Loring Street
**Altoona,** WI 54720
(715) 839-3848

Mr. Eugene E. Lindauer
Regional Supervisor
Division of Trade and Consumer Protection
Department of Agriculture,
Trade, and Consumer Protection
200 North Jefferson Street, Suite 146A
**Green Bay,** WI 54301
(414) 436-4087

Ms. Patricia Suschil, Regional Supervisor
Division of Trade and Consumer Protection
Department of Agriculture,
Trade, and Consumer Protection
3333 N. Mayfair Rd. Suite 114
**Milwaukee,** WI 53222-3288
(414) 257-8956

Ms. Pamela Magee-Heilprin
Assistant Attorney General
Office of Consumer Protection
Department of Justice
Milwaukee State Office Building
819 North 6th Street, Room 520
**Milwaukee,** WI 53203
(414) 227-4948

**County Offices**

Mr. Gregory Grau, District Attorney
Marathon County District Attorney's Office
Marathon County Courthouse
**Wausau,** WI 54401
(715) 847-5555

Mr. Darryl Nevers
Assistant District Attorney
Milwaukee County District Attorney's Office
Consumer Fraud Unit
821 West State Street, Room 412
**Milwaukee,** WI 53233
(414) 278-4792

Mr. William Murat, District Attorney
Portage County District Attorney's Office
Consumer Fraud Unit
Portage County Courthouse
**Stevens Point,** WI 54481
(715) 346-1300

Mr. Tim Christenson
Consumer Fraud Investigator
Racine County Sheriffs Department
717 Wisconsin Avenue
**Racine,** WI 53403
(414) 636-3125

### Wyoming

Mr. Hugh Kenny
Assistant Attorney General
Office of Attorney General
123 State Capitol Building
**Cheyenne,** WY 82002
(307) 777-7841, 6286

# Warranties/Guarantees

1. Do not wait until the product fails or needs repair to find out what is covered in the warranty. Compare the terms and conditions of warranties (or guarantees) on products or services before you buy. Look for the warranty that best meets your needs.

2. Consider:

—How long is the warranty and when does it start and end?

—What is covered? Which parts? What kinds of problems?

—Will the warranty pay 100 percent of repair costs? Pay for parts, but not labor? Pay for shipping? Pay for a loaner?

—What do you have to do? And when? Are regular inspections or maintenance required? Do you have to ship the product out of state for repairs?

—Who offers the warranty? Manufacturer or retailer? How reliable are they?

3. Keep sales receipts and warranties in a safe place.

# State Agencies on Aging

The offices listed in this section coordinate services for older Americans. They provide information on services, programs, and opportunities for these consumers.

### Alabama
Mr. Oscar D. Tucker
Executive Director
Commission on Aging
136 Catoma Street
**Montgomery,** AL 36130
(205) 261-5743
**1 (800) 243-5463**
(toll free in AL)

### Alaska
Ms. Connie J. Sipe
Executive Director
Older Alaskans Commission
P.O. Box C
**Juneau,** AK 99811-0209
(907) 465-3250

### American Samoa
Mr. Sunuitao T. Tupai
Director
Territorial Administration on Aging
Government of American Samoa
**Pago Pago,** AS 96799
011 (684) 633-1251

### Arizona
Mr. Richard Littler
Administrator
Aging and Adult Administration
1400 West Washington, 950A
**Phoenix,** AZ 85007
(602) 255-4446
**(602) 255-3323** (TDD)

### Arkansas
Mr. Herb Sanderson
Director
Office of Aging and Adult Services
Department of Human Services
P.O. Box 1437
**Little Rock,** AR 72203-1437
(501) 682-2441

### California
Ms. Alice Gonzales
Director
Department of Aging
1600 K Street
**Sacramento,** CA 95814
(916) 322-5290
**(916) 323-8913** (TDD)

### Colorado
Ms. Rita Barreras
Manager
Aging and Adult Services Division
Department of Social Services
1575 Sherman Street
10th Floor
**Denver,** CO 80203-1714
(303) 294-5912

### Connecticut
Ms. Mary Ellen Klinck
Commissioner
Department on Aging
175 Main Street
**Hartford,** CT 06106
(203) 566-3238
**1 (800) 443-9946**
(toll free voice/TDD in CT)

### Delaware
Ms. Eleanor L. Cain
Director
Department of Health and Social Services
Division of Aging
1901 North DuPont Highway
**New Castle,** DE 19720
(302) 421-6791
**1 (800) 223-9074**
(toll free in DE)

### District of Columbia
Ms. E. Veronica Pace
Executive Director
D.C. Office on Aging
1424 K Street, N.W.
2nd Floor
**Washington,** DC 20005
(202) 724-5623

### Florida
Ms. Margaret L. Duggar
Director
Aging and Adult Services
1321 Winewood Boulevard
Room 323
**Tallahassee,** FL 32399-0700
(904) 488-2650

### Georgia
Mr. Fred McGinnis
Director
Office of Aging
878 Peachtree Street, N.E.
Suite 632
**Atlanta,** GA 30309
(404) 894-5333

### Guam
Ms. Florence Shimizu
Director
Office of Aging
Government of Guam
P.O. Box 2816
**Agana,** GU 96910
011 (671) 734-2942

### Hawaii
Ms. Jeanette Takamura
Director
Executive Office on Aging
335 Merchant Street
Room 241
**Honolulu,** HI 96813
(808) 548-2593

### Idaho
Ms. Charlene W. Martindale
Director
Idaho Office on Aging
Statehouse, Room 108
**Boise,** ID 83720
(208) 334-3833

### Illinois
Ms. Janet S. Otwell
Director
Department on Aging
421 East Capitol Avenue
**Springfield,** IL 62701
(217) 785-2870
**1 (800) 252-8966**
(toll free voice/TDD nationwide)

### Indiana
Ms. Myrna Habig
Acting Director
Aging Division
Department of Human Services
P.O. Box 7083
**Indianapolis,** IN 46207-7083
(317) 232-7020
**1 (800) 622-4972**
(toll free in IN)

### Iowa
Ms. Betty Grandquist
Executive Director
Department of Elder Affairs
914 Grand Avenue, Suite 236
**Des Moines,** IA 50319
(515) 281-5187
**1 (800) 532-3213**
(toll free in IA)

### Kansas
Ms. Esther A. Wolf
Secretary
Department on Aging
Docking State Office Building
122 South
915 Southwest Harrison Street
**Topeka,** KS 66612-1500
(913) 296-4986
**1 (800) 432-3535**
(toll free in KS)

### Kentucky
Ms. Sue N. Tuttle
Director
Division for Aging Services
Department for Social Services
275 East Main Street
6th Floor West
**Frankfort,** KY 40621
(502) 564-6930
**(502) 564-5497** (TDD)
**1 (800) 372-2991**
(toll free in KY)
**1 (800) 372-2973**
(toll free TDD in KY)

### Louisiana
Ms. Vicky Hunt
Director
Governors Office of Elder Affairs
P.O. Box 80374
**Baton Rouge,** LA 70898
(504) 925-1700

### Maine
Ms. Christine Gianopoulos
Director
Bureau of Maine's Elderly
Statehouse, Station 11
**Augusta,** ME 04333-0011
(207) 289-2561

### Maryland
Ms. Rosalie S. Abrams
Director
Office on Aging
301 West Preston Street
10th Floor
**Baltimore,** MD 21201
(301) 225-1100
**(301) 383-7555** (TDD)
**1 (800) 243-3425**
(toll free in MD)

### Massachusetts
Mr. Paul J. Lanzikos
Secretary
Executive Office of Elder Affairs
38 Chauncy Street, 2nd Floor
**Boston,** MA 02111
(617) 727-7750
**1 (800) 882-2003**
(toll free in MA)
**1 (800) 872-0166**
(toll free TDD in MA)

### Michigan
Ms. Olivia P. Maynard
Director
Office of Services to the Aging
P.O. Box 30026
**Lansing,** MI 48909
(517) 373-8230

### Minnesota
Mr. Gerald Biodow
Executive Secretary
Minnesota Board on Aging
444 Lafayette Road
**St. Paul,** MN 55155-3843
(612) 296-2544
**1 (800) 652-9747**
(toll free in MN)

### Mississippi
Mr. David K. Brown
Executive Director
Division of Aging and Adult Services
421 West Pascagoula Street
**Jackson,** MS 39201
(601) 949-2070
**1 (800) 222-7622**
(toll free in MS)

### Missouri
Mr. Edwin L. Walker
Director
Division of Aging
PO. Box 1337
**Jefferson City,** MO 65102
(314) 751-3082
**1 (800) 392-0210**
(toll free in MO)

### Montana
Mr. Robert Bartholomew
Chief
Aging Services Bureau
Department of Family Services
PO. Box 8005
**Helena,** MT 59604
(406) 444-5900
**1 (800) 332-2272**
(toll free in MT)

### Nebraska
Ms. Betsy Palmer
Director
Nebraska Department on Aging
State Office Building
P.O. Box 95044
**Lincoln,** NE 68509
(402) 471-2306

### Nevada
Ms. Suzanne Ernst
Administrator
Division for Aging Services
Department of Human Resources
505 East King Street, Room 101
**Carson City,** NV 89710
**(702) 885-4210** (voice/TDD)

### New Hampshire
Mr. Richard A. Chevrefils
Director
Division of Elderly and Adult Services
6 Hazen Drive
**Concord,** NH 03301
(603) 271-4680
**1 (800) 351-1888**
(toll free in NH)

### New Jersey
Ms. Ann Zahora
Director
Division on Aging
Department of Community Affairs
101 South Broad Street, CN 807
**Trenton,** NJ 08625
(609) 292-4833
**1 (800) 792-8820**
(toll free in NJ)

### New Mexico
Ms. Stephanie Fall Creek
Director
State Agency on Aging
224 East Palace Avenue
4th Floor
**Santa Fe,** NM 87501
(505) 827-7640 (voice/TDD)
**1 (800) 432-2080**
(toll free in NM)

### New York
Ms. Jane Gould
Director
New York State Office for the Aging
Agency Building 2, ESP
**Albany,** NY 12223
(518) 474-5731
**1 (800) 342-9871**
(toll free in NY)

### North Carolina
Mr. Al Boyles
Assistant Secretary and Director
Division of Aging
Department of Human Resources
1985 Umstead Drive
**Raleigh,** NC 27603
(919) 733-3983
**1 (800) 662-7030**
(toll free voice/TDD in NC)

### North Dakota
Mr. Larry Brewster
Administrator
Aging Services
Department of Human Services
600 East Boulevard
**Bismarck,** ND 58505
(701) 224-2310
(701) 224-2699 (TDD)
**1 (800) 472-2622**
(toll free in ND)

### Ohio
Ms. Carol Austin
Director
Ohio Department of Aging
50 West Broad Street, 9th Floor
**Columbus,** OH 43266-0501
(614) 466-5500
**(614) 466-6191** (TDD)

### Oklahoma
Mr. Roy R. Keen
Division Administrator
Special Unit on Aging
P.O. Box 25352
**Oklahoma City,** OK 73125
(405) 521-2281
**(405) 521-2827** (TDD)

### Oregon
Mr. Richard Ladd
Administrator
Senior Services Division
Department of Human Resources
State of Oregon
313 Public Service Building
**Salem,** OR 97310
(503) 378-4728
**1 (800) 232-3020**
(toll free voice/TDD in OR)

### Pennsylvania
Ms. Linda M. Rhodes
Secretary
Department of Aging
231 State Street
**Harrisburg,** PA 17101
(717) 783-1549

### Puerto Rico
Dr. Celia Cintron
Executive Director
Office of Elder Affairs
Call Box 50063
Old San Juan Station
**San Juan,** PR 00902
(809) 721-0753

### Rhode Island
Ms. Adelaide Luber
Director
Department of Elderly Affairs
160 Pine Street
**Providence,** RI 02903
**(401) 277-2880** (voice/TDD)
**1 (800) 322-2880**
(toll free in RI)

### South Carolina
Ms. Ruth Q. Seigler
Executive Director
Commission on Aging
915 Main Street
**Columbia,** SC 29201
(803) 734-3203

### South Dakota
Ms. Gail Ferris
Administrator
Office of Adult Services and Aging
700 Governors Drive
**Pierre,** SD 57501
(605) 773-3656

### Tennessee
Ms. Emily Wiseman
Director
Commission on Aging
706 Church Street
Suite 201
**Nashville,** TN 37219
(615) 741-2056

### Texas
Mr. O. P. (Bob) Bobbitt
Executive Director
Texas Department on Aging
P.O. Box 12786, Capitol Station
**Austin,** TX 78711
**(512) 444-2727** (voice/TDD)
**1 (800) 252-9240**
(toll free in TX)

### Utah
Mr. Percy Devine, III
Director
Division of Aging and Adult Services
P.O. Box 45500
**Salt Lake City,** UT 84145-0500
(801) 538-3910

### Vermont
Mr. Joel Cook
Commissioner
Department of Rehabilitation and Aging
103 South Main Street
**Waterbury,** VT 05676
(802) 241-2400

### Virgin Islands
Ms. Juel C. Rhymer Molloy
Commissioner
Department of Human Services
Barbel Plaza South
Charlotte Amalie
**St. Thomas,** VI 00802
(809) 774-0930

### Virginia
Ms. Wilda M. Ferguson
Commissioner
Department for the Aging
700 East Franklin Street
10th Floor
**Richmond,** VA 23219
**(804) 225-2271** (voice/TDD)
**1 (800) 552-4464**
(toll free in VA)

### Washington
Mr. Charles Reed
Assistant Secretary
Aging and Adult Services Administration
OB-44A
**Olympia,** WA 98504
(206) 753-2502
**(206) 753-4927** (TDD)
**1 (800) 422-3263**
(toll free in WA)

### West Virginia
Ms. Susan M. Harman
Executive Director
Commission on Aging
State Capitol
**Charleston,** WV 25305
(304) 348-3317
**1 (800) 642-3671**
(toll free in WV)

### Wisconsin
Ms. Donna McDowell
Director
Bureau on Aging
P.O. Box 7851
**Madison,** WI 53707
(608) 266-2536

### Wyoming
Mr. E. Scott Sessions
Director
Commission on Aging
Hathaway Building
**Cheyenne,** WY 82002
(307) 777-7986
**1 (800) 442-2766**
(toll free in WY)

# State Banking Authorities

The officials listed below regulate and supervise state-chartered banks. Many of them handle or refer problems and complaints about other types of financial institutions as well. Also, some answer general questions about banking and consumer credit. If you have questions or consumer problems, contact the office in your state.

### Alabama
Mr. Zack Thompson
Superintendent of Banks
166 Commerce Street
3rd Floor
**Montgomery,** AL 36130
(205) 261-3452

### Alaska
Mr. Willis F. Kirkpatrick
Director of Banking,
Corporations and Securities
P.O. Box D
**Juneau,** AK 99811
(907) 465-2521

### Arizona
Mr. William H. Rivoir
Superintendent of Banks
3225 North Central, Suite 815
**Phoenix,** AZ 85012
(602) 255-4421
**1 (800) 544-0708**
(toll free in AZ)

### Arkansas
Mr. Bill J. Ford
Bank Commissioner
Tower Building
323 Center Street, Suite 500
**Little Rock,** AR 72201
(501) 371-1117

### California
Mr. James E. Gilleran
Superintendent of Banks
111 Pine Street, Suite 1100
**San Francisco,** CA 94111-5613
(415) 557-3535
**1 (800) 622-0620**
(toll free in CA)

### Colorado
Mr. Ralph E. Mires
State Bank Commissioner
Division of Banking
First West Plaza, Suite 650
303 West Colfax
**Denver,** CO 80204
(303) 620-4358

### Connecticut
Mr. Howard B. Brown, Jr.
Banking Commissioner
44 Capitol Avenue
**Hartford,** CT 06106
(203) 566-4560
**1 (800) 842-2220**
(toll free in CT)

### Delaware
Mr. Keith H. Ellif
State Bank Commissioner
555 E. Loockerman Street
Suite 210
**Dover,** DE 19901
(302) 736-4235

### District of Columbia
Dr. Edward D. Irons
Superintendent of Banking and
Financial Institutions
1250 I Street, N.W.
Suite 1003
**Washington,** DC 20005
(202) 727-1563

### Florida
Mr. Gerald Lewis
State Comptroller
State Capitol Building
**Tallahassee,** FL 32399-0350
(904) 488-0286
**1 (800) 848-3792**
(toll free in FL)

### Georgia
Mr. Edward D. Dunn
Commissioner
Banking and Finance
2990 Brandywine Road
Suite 200
**Atlanta,** GA 30341
(404) 986-1633

### Guam
Mr. Joaquin Blaz
Director
Department of Revenue and
Taxation
P.O. Box 2796
**Agana,** GU 96910

### Hawaii
Mr. Clifford Higa
Commissioner
Financial Institutions
P.O. Box 2054
**Honolulu,** HI 96805
(808) 548-5855

### Idaho
Mr. Belton J. Patty
Director
Department of Finance
700 West State Street
2nd Floor
**Boise,** ID 83720
(208) 334-3319

### Illinois
Mr. William C. Harris
Commissioner of Banks
and Trust Companies
117 South Fifth Street
Room 100
**Springfield,** IL 62701
(217) 785-2837
**1 (800) 634-5452**
(toll free in IL)
(credit card rate information only)

### Indiana
Mr. Charles W. Phillips
Director
Department of Financial
Institutions
Indiana State Office Building
Room 1024
**Indianapolis,** IN 46204
(317) 232-3955
**1 (800) 382-4880**
(toll free in IN)

### Iowa
Mr. Robert R. Rigler
Superintendent of Banking
200 East Grand, Suite 300
**Des Moines,** IA 50309
(515) 281-4014

### Kansas
Mr. W. Newton Male
State Bank Commissioner
700 Jackson Street, Suite 300
**Topeka,** KS 66603
(913) 296-2266

### Kentucky
Mr. Edward B. Hatchett, Jr.
Commissioner, Department of
Financial Institutions
911 Leawood Drive
**Frankfort,** KY 40601
(502) 564-3390

### Louisiana
Mr. Fred C. Dent, Jr.
Commissioner
Financial Institutions
P.O. Box 94095
**Baton Rouge,** LA 70804
(504) 925-4660

### Maine
Mr. H. Donald DeMatteis
Superintendent of Banking
State House Station #36
**Augusta,** ME 04333
(207) 582-8713

### Maryland
Ms. Margie H. Muller
Bank Commissioner
34 Market Place
**Baltimore,** MD 21202
(301) 333-6262
**1 (800) 492-7521**
(toll free in MD)

### Massachusetts
Mr. Andrew J. Calamare
Commissioner of Banks
100 Cambridge Street
**Boston,** MA 02202
(617) 727-3120

### Michigan
Mr. Eugene W. Kuthy
Commissioner
Financial Institutions Bureau
P.O. Box 30224
**Lansing,** MI 48909
(517) 373-3460

### Minnesota
Mr. James G. Miller
Deputy Commissioner of
Commerce
500 Metro Square Building
5th Floor
**St. Paul,** MN 55101
(612) 296-2135

### Mississippi
Mr. Thomas L. Wright
Commissioner
Department of Banking and
Consumer Finance
P.O. Box 23729
**Jackson,** MS 39225
(601) 359-1031
**1 (800) 826-2499**
(toll free in MS)

### Missouri
Mr. Earl L. Manning
Commissioner of Finance
P.O. Box 716
**Jefferson City,** MO 65102
(314) 751-3242

### Montana
Mr. Fred J. Flanders
Commissioner
Financial Institutions
1520 East Sixth Avenue
Room 50
**Helena,** MT 59620-0542
(406) 444-2091

### Nebraska
Ms. Cynthia H. Milligan
Director of Banking
and Finance
301 Centennial Mall, South
**Lincoln,** NE 68509
(402) 471-2171

### Nevada
Mr. L. Scott Walshaw
Commissioner
Financial Institutions
406 East Second Street
**Carson City,** NV 89710
(702) 885-4260

### New Hampshire
Mr. A. Roland Roberge
Bank Commissioner
45 South Main Street
**Concord,** NH 03301
(603) 271-3561

### New Jersey
Ms. Mary Little Parell
Commissioner of Banking
20 West State Street CN-040
**Trenton,** NJ 08625
(609) 292-3420
**1 (800) 421-0069**
(toll free in NJ)
(for complaints about private check cashing services used by those who do not have bank accounts)

### New Mexico
Mr. Kenneth J. Carson, Jr.
Director
Financial Institutions Division
Bataan Memorial Building
Room 307
**Santa Fe,** NM 87503
(505) 827-7740

### New York
Ms. Jill M. Considine
Superintendent of Banks
Two Rector Street
**New York,** NY 10006
(212) 618-6642
**1 (800) 522-3330**
(toll free in NY)
(general consumer information)
**1 (800) 832-1838**
(toll free in NY)
(Community Reinvestment Unit)

### North Carolina
Mr. William T. Graham
Commissioner of Banks
P.O. Box 29512
**Raleigh,** NC 27626-0512
(919) 733-3016

### North Dakota
Mr. Gary D. Preszler
Commissioner of Banking
and Financial Institutions
600 East Boulevard, 13th Floor
**Bismarck,** ND 58505
(701) 224-2256

### Ohio
Mr. John F. Gayton
Superintendent of Banks
77 South High Street
**Columbus,** OH 43266-0549
(614) 466-2932

### Oklahoma
Mr. Wayne Osborn
Bank Commissioner
Malco Building
4100 North Lincoln Boulevard
**Oklahoma City,** OK 73105
(405) 521-2783

### Oregon
Mr. Cecil R. Monroe
Deputy Administrator
Division of Finance
and Corporate Securities
Labor and Industries Building
Room 21
**Salem,** OR 97310
(503) 378-4140

### Pennsylvania
Ms. Sarah W. Hargrove
Secretary of Banking
333 Market Street, 16th Floor
**Harrisburg,** PA 17101
(717) 787-6991
**1 (800) PA-BANKS**
(toll free in PA)

### Puerto Rico
Mr. Angel L. Rosas
Commissioner of Banking
G.P.O. Box 70324
**San Juan,** PR 00936
(809) 721-7064

### Rhode Island
Ms. Susan D. Hayes
Associate Director
and Superintendent of Banking
and Securities
233 Richmond Street
Suite 231
**Providence,** RI 02903-4231
(401) 277-2405

### South Carolina
Mr. Robert C. Cleveland
Commissioner of Banking
1026 Sumter Street, Room 217
**Columbia,** SC 29201
(803) 734-1050

### South Dakota
Mr. Richard A. Duncan
Director of Banking
and Finance
State Capitol Building
**Pierre,** SD 57501
(605) 773-2236

### Tennessee
Mr. Jeff H. Dyer
Commissioner
Financial Institutions
John Sevier Building
4th Floor
**Nashville,** TN 37219
(615) 741-2236

### Texas
Mr. Kenneth W. Littlefield
Banking Commissioner
2601 North Lamar
**Austin,** TX 78705
(512) 479-1200

### Utah
Mr. George Sutton
Commissioner
Financial Institutions
P.O. Box 89
**Salt Lake City,** UT 84110
(801) 530-6502

### Vermont
Ms. Gretchen Babcock
Commissioner
Banking and Insurance
State Office Building
**Montpelier,** VT 05602
(802) 828-3301

### Virgin Islands
Mr. Derek M. Hodge
Lieutenant Governor
Chairman of the
Banking Board
Kongens Garde 18
**St. Thomas,** VI 00802
(809) 774-2991

### Virginia
Mr. Sidney A. Bailey
Commissioner
Financial Institutions
P.O. Box 2-AE
**Richmond,** VA 23205
(804) 786-3657
**1 (800) 552-7945**
(toll free in VA)

### Washington
Mr. Thomas H. Oldfield
Supervisor of Banking
General Administration
Building, Room 219
**Olympia,** WA 98504
(206) 753-6520

### West Virginia
Mr. James H. Paige, III
Commissioner of Banking
State Capitol Complex
Building 3, Room 311
**Charleston,** WV 25305
(304) 348-2294
**1 (800) 642-9056**
(toll free in WV)

### Wisconsin
Mr. Toby Sherry
Commissioner of Banking
131 West Wilson, 8th Floor
**Madison,** WI 53703
(608) 266-1621

### Wyoming
Mr. Stanley R. Hunt
State Examiner
Herschler Building
3rd Floor East
**Cheyenne,** WY 82002
(307) 777-6600

# State Insurance Regulators

Each state has its own laws and regulations for all types of insurance, including car, homeowner, and health insurance. The officials listed below enforce these laws. Many of these offices can provide you with information to help you make wise insurance buying decisions. Your local library also will have information that can help you compare insurance companies before making a purchase.

If you have a question or complaint about your insurance company's policies, contact the company before you contact the state insurance regulator.

**Alabama**
Mr. Mike Weaver
Insurance Commissioner
135 South Union Street #181
**Montgomery,** AL 36130
(205) 269-3550

**Alaska**
The Honorable Paul Roller
Director of Insurance
P.O. Box D
**Juneau,** AK 99811
(907) 465-2515

**American Samoa**
Insurance Commissioner
Office of the Governor
**Pago Pago,** AS 96799

**Arizona**
Ms. Susan Gallinger
Director of Insurance
3030 North Third Street
Suite 1100
**Phoenix,** AR 85012
(602) 255-5400

**Arkansas**
Mr. Ron Taylor
Insurance Commissioner
400 University Tower Building
**Little Rock,** AR 72204
(501) 371-1325

**California**
Ms. Roxani Gillespie
Commissioner of Insurance
100 Van Ness Avenue
**San Francisco,** CA 94102
(415) 557-3245 (San Francisco)
(213) 736-2551 (Los Angeles)
**1 (800) 233-9045**
(toll free in CA—complaints)

**Colorado**
Mr. John Kezer
Commissioner of Insurance
303 West Colfax Avenue
Suite 500
**Denver,** CO 80204
(303) 620-4647

**Connecticut**
Mr. Peter F. Kelly
Insurance Commissioner
165 Capitol Avenue
**Hartford,** CT 06106
(203) 297-3800

**Delaware**
Mr. David N. Levinson
Insurance Commissioner
841 Silver Lake Boulevard
**Dover,** DE 19901
(302) 736-4251

**District of Columbia**
Ms. Margurite C. Stokes
Superintendent of Insurance
614 H Street, N.W.
North Potomac Building
Suite 516
**Washington,** DC 20001
(202) 727-7424

**Florida**
Mr. Tom Gallagher
Insurance Commissioner
Plaza Level Eleven-The Capitol
**Tallahassee,** FL 32399-0300
(904) 488-3440
**1 (800) 342-2762**
(toll free in FL)

**Georgia**
Mr. Warren D. Evans
Insurance Commissioner
2 Martin L. King, Jr. Drive
**Atlanta,** GA 30334
(404) 656-2056

**Guam**
Mr. Joaquin Blaz
Insurance Commissioner
P.O. Box 2796
**Agana,** GU 96910

**Hawaii**
Mr. Robin Campaniano
Insurance Commissioner
P.O. Box 3614
**Honolulu,** HI 96811
(808) 548-5450

**Idaho**
Mr. Anthony Fagiano
Acting Director of Insurance
500 South 10th Street
**Boise,** ID 83720
(208) 334-2250

**Illinois**
Mr. John E. Washburn
Director of Insurance
320 West Washington Street
4th Floor
**Springfield,** IL 62767
(217) 782-4515
**(217) 524-4872** (TDD)

**Indiana**
Mr. John J. Dillon, III
Commissioner of Insurance
311 West Washington Street
Suite 300
**Indianapolis,** IN 46204
(317) 232-2385
**1 (800) 622-4461**
(toll free in IN)
(consumer services)

**Iowa**
Mr. William D. Hager
Insurance Commissioner
Lucas State Office Building
6th Floor
**Des Moines,** IA 50319
(515) 281-5705

**Kansas**
Mr. Fletcher Bell
Commissioner of Insurance
420 S.W. 9th Street
**Topeka,** KS 66612
(913) 296-7801
**1 (800) 432-2484**
(toll free in KS)

**Kentucky**
Mr. Leroy Morgan
Insurance Commissioner
229 West Main Street
P.O. Box 517
**Frankfort,** KY 40602
(502) 564-3630

**Louisiana**
Mr. Douglas D. Green
Commissioner of Insurance
P.O. Box 94214
**Baton Rouge,** LA 70804
(504) 342-5328

**Maine**
Mr. Joseph A. Edwards
Superintendent of Insurance
State House Station 34
**Augusta,** ME 04333
(207) 582-8707

**Maryland**
Mr. John A. Donaho
Insurance Commissioner
501 St. Paul Place
7th Floor South
**Baltimore,** MD 21202
(301) 333-2520
**(301) 383-7555** (TDD)
**1 (800) 492-7521**
(toll free in MD)

**Massachusetts**
Mr. Timothy H. Gailey
Commissioner of Insurance
280 Friend Street
**Boston,** MA 02114
(617) 727-7189, ext. 300

**Michigan**
Mr. Dhiraj N. Shah
Acting Commissioner of Insurance
Insurance Bureau
P.O. Box 30220
**Lansing,** MI 48909
(517) 373-9273

**Minnesota**
Mr. Michael A. Hatch
Commissioner of Commerce
500 Metro Square Building
5th Floor
**St. Paul,** MN 55101
(612) 296-2594

**Mississippi**
Mr. George Dale
Commissioner of Insurance
1804 Walter Sillers Building
**Jackson,** MS 39201
(601) 359-3569

**Missouri**
Mr. Lewis E. Melahn
Director of Insurance
301 West High Street
Room 630
P.O. Box 690
**Jefferson City,** MO 65102
(314) 751-2451

**Montana**
Ms. Andy Bennett
Commissioner of Insurance
126 North Sanders
Mitchell Building, Room 270
**Helena,** MT 59620
(406) 444-2040
**1 (800) 332-6148**
(toll free in MT)

**Nebraska**
Mr. William H. McCartney
Director of Insurance
941 "O" Street, Suite 400
**Lincoln,** NE 68508
(402) 471-2201

**Nevada**
Mr. David A. Gates
Commissioner of Insurance
Nye Building
201 South Fall Street
**Carson City,** NV 89710
(702) 885-4270
**1 (800) 992-0900,** ext 4270
(toll free in NV)

**New Hampshire**
Mr. Louis E. Bergeron
Insurance Commissioner
169 Manchester Street
**Concord,** NH 03301
(603) 271-2261
**1 (800) 852-3416**
(toll free in NH)
(consumer services)

**New Jersey**
Mr. Kenneth D. Merin
Commissioner
Department of Insurance
CN325—20 West State Street
**Trenton,** NJ 08625
(609) 292-5363

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**New Mexico**
Mr. Fabian Chavez
Superintendent of Insurance
PERA Building, Room 428
P.O. Drawer 1269
**Santa Fe,** NM 87504
(505) 827-4500

**New York**
Mr. James P. Corcoran
Superintendent of Insurance
160 West Broadway
**New York,** NY 10013
(212) 602-0429
**1 (800) 342-3736**
(toll free in NY)
(consumer services)

**North Carolina**
Mr. James E. Long
Commissioner of Insurance
Dobbs Building
P.O. Box 26387
**Raleigh,** NC 27611
(919) 733-7343

**North Dakota**
Mr. Earl R. Pomeroy
Commissioner of Insurance
Capitol Building, 5th Floor
600 East Boulevard Avenue
**Bismarck,** ND 58505-0320
(701) 224-2440
**1 (800) 247-0560**
(toll free in ND)

**Ohio**
Mr. George Fabe
Director of Insurance
2100 Stella Court
**Columbus,** OH 43266
(614) 644-2651
**1 (800) 282-4658**
(toll free in OH)
(policyholder services)
**1 (800) 843-8356**
(toll free in OH)
(fraud division)

**Oklahoma**
Mr. Gerald Grimes
Insurance Commissioner
P.O. Box 53408
**Oklahoma City,** OK 73152
(405) 521-2828
**1 (800) 522-0071**
(toll free in OK)

**Oregon**
Mr. Theodore R. Kulongoski
Insurance Commissioner
21 Labor and Industries Bldg.
**Salem,** OR 97310
(503) 378-4271

**Pennsylvania**
Ms. Constance B. Foster
Insurance Commissioner
Strawberry Square
13th Floor
**Harrisburg,** PA 17120
(717) 787-5173

**Puerto Rico**
Mr. Miguel A. Villanueva
Commissioner of Insurance
Fernandez Juncos Station
P.O. Box 8330
**Santurce,** PR 00910
(809) 722-8686

**Rhode Island**
Mr. Robert J. Janes
Insurance Commissioner
233 Richmond Street
**Providence,** RI 02903
(401) 277-2246

**South Carolina**
Mr. John G. Richards, V
Chief Insurance Commissioner
1612 Marion Street
P.O. Box 100105
**Columbia,** SC 29202
(803) 737-6117

**South Dakota**
Ms. Mary Jane Cleary
Director of Insurance
Insurance Building
910 East Sioux Avenue
**Pierre,** SD 57501-3940
(605) 773-3563

**Tennessee**
Ms. Elaine A. McReynolds
Commissioner of Insurance
500 James Robertson Parkway
**Nashville,** TN 37219
(615) 741-2241
**1 (800) 342-4029**
(toll free in TN)

**Texas**
Mr. Ray Marek
Director
Claims and Compliance
Division
State Board of Insurance
1110 San Jacinto Boulevard
**Austin,** TX 78701
(512) 463-6501
**1 (800) 252-3439**
(toll free in TX)
(complaints only)

**Utah**
Mr. Harold C. Yancey
Commissioner of Insurance
P.O. Box 45803
**Salt Lake City,** UT 84145
(801) 530-6400

**Vermont**
Ms. Gretchen Babcock
Commissioner of Insurance
State Office Building
**Montpelier,** VT 05602
(802) 828-3301

**Virgin Islands**
Mr. Derek M. Hodge
Commissioner of Insurance
Kongens Garde 18
**St. Thomas,** VI 00802
(809) 774-2991

**Virginia**
Mr. Steven T. Foster
Commissioner of Insurance
700 Jefferson Building
P.O. Box 1157
**Richmond,** VA 23209
(804) 786-3741
**(804) 225-3806** (TDD)
**1 (800) 552-7945**
(toll free in VA)

**Washington**
Mr. Richard G. Marquardt
Insurance Commissioner
Insurance Building AQ21
**Olympia,** WA 98504
(206) 753-7301
**1 (800) 562-6900**
(toll free in WA)

**West Virginia**
Mr. Hanley C. Clark
Insurance Commissioner
2019 Washington Street, East
**Charleston,** WV 25305
(304) 348-3394
**1 (800) 642-9004**
(toll free in WV)

**Wisconsin**
Mr. Robert D. Haase
Commissioner of Insurance
P.O. Box 7873
**Madison,** WI 53707
(608) 266-3585
**1 (800) 236-8517**
(toll free in WI)

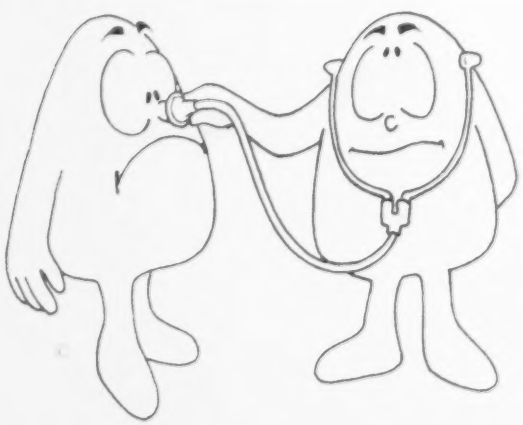
**Wyoming**
Mr. Gordon W. Taylor
Commissioner of Insurance
Herschler Building
122 West 25th Street
**Cheyenne,** WY 82002
(307) 777-7401

# Health Fraud

1. If a health claim sounds too good to be true, it probably is. Be cautious about claims offering "miracle or secret cures," or "scientific breakthroughs."

2. Check with your doctor, pharmacist, or other health professional before buying health care products or programs. For instance, medical science has not yet found a cure for arthritis, so products that promise to cure you of the disease are extremely suspect.

3. Be aware that fraudulent health-care products can rob you of more than your money. They can steal your health and even your life by causing you to delay appropriate health care.



# State Utility Commissions

State utility commissions regulate consumer service and rates for gas, electricity, and a variety of other services within your state. These include rates for moving household goods and for telephone services. In some states, the utility commission regulates water and transportation rates. Rates for those utilities and services provided between states are regulated by the Federal government.

Many utility commissions handle consumer complaints. Sometimes, if a number of complaints are received about the same utility matter, they will conduct investigations.

If you have a consumer question or complaint about a utility matter, write or call the Commission in your state.

### Alabama
Mr. James Sullivan
President
Public Service Commission
P.O. Box 991
**Montgomery,** AL 36101
(205) 261-5207
**1 (800) 392-8050**
(toll free in AL)

### Alaska
Ms. Susan Knowles
Chairman
Public Utilities Commission
420 "L" Street, Suite 100
**Anchorage,** AK 99501
(907) 276-6222

### Arizona
Ms. Wrez Jennings
Chairman
Corporation Commission
1200 West Washington Street
**Phoenix,** AZ 85007
(602) 542-3935
**(602) 255-2105** (TDD)

### Arkansas
Mr. Sam I. Bratton, Jr.
Chairman
Public Service Commission
1000 Center Street
**Little Rock,** AR 72202
(501) 682-1453
**1 (800) 482-1164**
(toll free in AR)

### California
Mr. G. Mitchell Wilk
President
Public Utilities Commission
505 Van Ness Avenue
Room 5207
**San Francisco,** CA 94102
(415) 557-2444
**(415) 557-0798** (TDD)

### Colorado
Mr. Arnold H. Cook
Chairman
Public Utilities Commission
1580 Logan Street
Logan Tower—Office Level 2
**Denver,** CO 80203
(303) 894-2021
**1 (800) 888-0170**
(toll free in CO)

### Connecticut
Mr. Peter G. Boucher
Chairperson
Department of Public Utility Control
1 Central Park Plaza
**New Britain,** CT 06051
(203) 827-1553
**1 (800) 382-4586**
(toll free in CT)

### Delaware
Ms. Nancy M. Norling
Chairman
Public Service Commission
1560 South DuPont Highway
P.O. Box 457
**Dover,** DE 19903
(302) 736-4247
**1 (800) 282-8574**
(toll free in DE)

### District of Columbia
Ms. Patricia M. Worthy
Chairperson
Public Service Commission
450 Fifth Street, N.W.
**Washington,** DC 20001
(202) 626-5110

### Florida
Mr. Michael Wilson
Chairman
Public Service Commission
101 East Gaines Street
**Tallahassee,** FL 32399-0850
(904) 488-7001
**1 (800) 342-3552**
(toll free in FL)

### Georgia
Mr. Robert C. Pafford
Chairman
Public Service Commission
244 Washington Street, S.W.
**Atlanta,** GA 30334
(404) 656-4556
**1 (800) 282-5813**
(toll free in GA)

### Hawaii
Mr. Wukio Naito
Chairman
Public Utilities Commission
465 South King Street
Room 103
**Honolulu,** HI 96813
(808) 548-3990

### Idaho
Mr. Dean J. (Joe) Miller
President
Public Utilities Commission
State House
**Boise,** ID 83720
(208) 334-3427

### Illinois
Ms. Mary B. Bushnell
Chairman
Commerce Commission
527 East Capitol Avenue
P.O. Box 19280
**Springfield,** IL 62794
(217) 782-7295
**(217) 782-7434** (TDD)

### Indiana
Mr. James Monk
Chairman
Utility Regulatory Commission
913 State Office Building
**Indianapolis,** IN 46204
(317) 232-2701

### Iowa
Mr. Dennis J. Nagel
Chairman
State Utilities Board
Lucas State Office Bldg.
**Des Moines,** IA 50319
(515) 281-5979

### Kansas
Mr. Keith R. Henley
Chairman
State Corporation Commission
Docking State Office Building
**Topeka,** KS 66612
(913) 296-3324
**1 (800) 662-0027**
(toll free in KS)

### Kentucky
Mr. George E. Overby, Jr.
Chairman
Public Service Commission
730 Schenkel Lane
P.O. Box 615
**Frankfort,** KY 40602
(502) 564-3940

### Louisiana
Mr. Don Owen
Chairman
Public Service Commission
One American Place
Suite 1630
P.O. Box 9115
**Baton Rouge,** LA 70825
(504) 342-4404
**1 (800) 228-9368**
(toll free in LA)

### Maine
Mr. Kenneth Gordon
Chairman
Public Utilities Commission
State House Station 18
**Augusta,** ME 04333
(207) 289-3831
**1 (800) 452-4699**
(toll free in ME)

### Maryland
Mr. Frank O. Heintz, Jr.
Chairman
Public Service Commission
231 East Baltimore Street
**Baltimore,** MD 21202
(301) 333-6000
**1 (800) 492-0474**
(toll free in MD)

### Massachusetts
Ms. Bernice McIntyre
Chairman
Department of Public Utilities
100 Cambridge Street
12th Floor
**Boston,** MA 02202
(617) 727-3500

### Michigan
Mr. William E. Long
Chairperson
Public Service Commission
6545 Mercantile Way
P.O. Box 30221
**Lansing,** MI 48909
(517) 334-6445
**1 (800) 292-9555**
(toll free in MI)
**1 (800) 443-8926**
(toll free TDD in MI)

### Minnesota
Ms. Barbara Beerhalter
Chairman
Public Utilities Commission
780 American Center Building
160 East Kellogg Boulevard
**St. Paul,** MN 55101
(612) 296-7124
**(812) 287-1200** (TDD)
**1 (800) 852-8747**
(toll free in MN)

### Mississippi
Mr. George T. Watson
Chairman
Public Service Commission
P.O. Box 1174
**Jackson,** MS 39215
(601) 961-5400

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### Missouri
Mr. William D. Steinmeier
Chairman
Public Service Commission
P.O. Box 360
**Jefferson City,** MO 65102
(314) 751-3234
**1 (800) 392-4211**
(toll free in MO)

### Montana
Mr. Clyde Jarvis
Chairman
Public Service Commission
2701 Prospect Avenue
**Helena,** MT 59620
(406) 444-6199

### Nebraska
Mr. Dan Urwiller
Chairman
Public Service Commission
300 The Atrium
1200 "N" Street
P.O. Box 94927
**Lincoln,** NE 68509
(402) 471-3101

### Nevada
Mr. Thomas E. Stephens
Chairman
Public Service Commission
727 Fairview Drive
**Carson City,** NV 89710
(702) 687-6000

### New Hampshire
Chairman
Public Utilities Commission
8 Old Suncook Road
Building No.1
**Concord,** NH 03301
(603) 271-2431
**1 (800) 852-3793**
(toll free in NH)

### New Jersey
Ms. Christine Todd Whitman
President
Board of Public Utilities
Two Gateway Center
**Newark,** NJ 07102
(201) 648-2027
**(201) 648-7983** (TDD)
**1 (800) 824-0241**
(toll free in NJ)

### New Mexico
Mr. Joseph E. Samora, Jr.
Chairman
Public Service Commission
P.O. Box 2205
**Santa Fe,** NM 87504
(505) 827-6940

### New York
Mr. Peter A. Bradford
Chairman
Public Service Commission
3 Empire State Plaza
**Albany,** NY 12223
(518) 474-7080
**1 (800) 342-3377**
(toll free in NY—complaints)
**1 (800) 342-3355**
(toll free in NY)
(emergency service cutoff
7:30 a.m.-7:30 p.m.
Monday-Friday)

### North Carolina
Mr. William Redman
Chairman
Utilities Commission
P.O. Box 29510-0510
**Raleigh,** NC 27626
(919) 733-4249

### North Dakota
Mr. Dale V. Sandstrom
President
Public Service Commission
State Capitol Building
**Bismarck,** ND 58505
(701) 224-2400
**1 (800) 932-2400**
(toll free in ND)

### Ohio
Ms. Jolynn Barry Butler
Chairman
Public Utilities Commission
180 East Broad Street
**Columbus,** OH 43266-0573
(614) 466-3016
**(614) 466-8180** (TDD)
**1 (800) 282-0198**
(toll free in OH)

### Oklahoma
Mr. James B. Townsend
Chairman
Corporation Commission
Jim Thorpe Office Building
**Oklahoma City,** OK 73105
(405) 521-2264
**1 (800) 522-8154**
(toll free in OK)

### Oregon
Mr. Ron Eachus
Chairman
Public Utility Commission
300 Labor and Industries Bldg.
**Salem,** OR 97310
(503) 378-6611
**1 (800) 522-2404**
(toll free in OR)

### Pennsylvania
Mr. William Shane
Chairman
Public Utility Commission
P.O. Box 3265
**Harrisburg,** PA 17120
(717) 783-1740
**1 (800) 782-1110**
(toll free in PA)

### Puerto Rico
Mr. Enrique Rodriguez
Chairman
Public Service Commission
Call Box 870
**Hato Rey,** PR 00919-0870
(809) 751-5050

### Rhode Island
Mr. James J. Malachowski
Chairman
Public Utilities Commission
100 Orange Street
**Providence,** RI 02903
**(401) 277-3500** (voice/TDD)
**1 (800) 341-1000**
(toll free in RI)

### South Carolina
Mr. Caroline H. Maass
Chairman
Public Service Commission
P.O. Drawer 11649
**Columbia,** SC 29211
(803) 737-5100
**1 (800) 922-1531**
(toll free in SC)

### South Dakota
Mr. James A. Burg
Chairman
Public Utilities Commission
500 East Capitol Avenue
**Pierre,** SD 57501
(605) 773-3201

### Tennessee
Mr. Keith Bissell
Chairman
Public Service Commission
460 James Robertson Parkway
**Nashville,** TN 37219
(615) 741-2904
**1 (800) 342-8359**
(toll free voice/TDD in TN)

### Texas
Ms. Marta Greytok
Chairman
Public Utility Commission
7800 Shoal Creek Boulevard
Suite 400N
**Austin,** TX 78757
(512) 458-0100
**(512) 458-0221** (TDD)

### Utah
Mr. Brian T. Stewart
Chairman
Public Service Commission
160 East 300 South
P. O. Box 45585
**Salt Lake City,** UT 84145
(801) 530-6716

### Vermont
Mr. Richard H. Cowart
Chairman
Public Service Board
120 State Street
State Office Building
**Montpelier,** VT 05602
(802) 828-2358
**1 (800) 622-4496**
(toll free in VT)

### Virgin Islands
Mr. George C. Parrott
Chairman
Public Services Commission
P.O. Box 40, Charlotte Amalie
**St. Thomas,** VI 00804
(809) 776-1291

### Virginia
Mr. Thomas P. Harwood, Jr.
Chairman
State Corporation Commission
P.O. Box 1197
**Richmond,** VA 23209
(804) 786-3608
**1 (800) 552-7945**
(toll free in VA)

### Washington
Ms. Sharon Nelson
Chairman
Utilities and Transportation
Commission
1300 Evergreen Park Dr., South
**Olympia,** WA 98504
(206) 753-6423
**1 (800) 562-6150**
(toll free in WA)

### West Virginia
Mr. Boyce Griffith
Chairman
Public Service Commission
P.O. Box 812
**Charleston,** WV 25323
(304) 340-0300
**1 (800) 344-5113**
(toll free in WV)

### Wisconsin
Mr. Charles H. Thompson
Chairman
Public Service Commission
4802 Sheboygan Avenue
P.O. Box 7854
**Madison,** WI 53707
(608) 266-2001

### Wyoming
Mr. John R. Smyth
Chairman
Public Service Commission
700 West 21st Street
**Cheyenne,** WY 82002
(307) 777-7427

# State Vocational and Rehabilitation Agencies

State vocational and rehabilitation agencies coordinate and provide a number of services for disabled persons. These services can include counseling, evaluation, training, and job placement. There are also services for the sight and hearing impaired. For more information, call or write the office nearest you.

### Alabama

Ms. Lamona H. Lucas
Director
Rehabilitation and Crippled Children Service
P.O. Box 11586
**Montgomery,** AL 36111
(205) 281-8780

### Alaska

Mr. Keith J. Anderson
Director
Division of Vocational Rehabilitation
Box F, M.S. 0581
**Juneau,** AK 99811-0500
(907) 465-2814
**(907) 465-2440** (TDD)

### American Samoa

Director
Vocational Rehabilitation
Department of Manpower Resources
**Pago Pago,** AS 96799

### Arizona

Mr. James B. Griffith
Administrator
Rehabilitation Services Administration
1300 West Washington Street
**Phoenix,** AZ 85007
(602) 542-3332

### Arkansas

Mr. Delbert Lewis
Commissioner
Rehabilitation Services Division
Department of Human Services
P.O. Box 3781
**Little Rock,** AR 72203
(501) 682-6697
**(501) 682-6669** (TDD)

Mr. James C. Hudson
Commissioner
Division of Services for the Blind
Department of Human Services
P.O. Box 3237
**Little Rock,** AR 72203
(501) 371-2587

### California

P. Cecie Fontanoza, Ph.D.
Director
Department of Rehabilitation
830 "K" Street Mall
**Sacramento,** CA 95814
(916) 445-3971

### Colorado

Mr. Anthony Francavella
Associate Director
Department of Social Services and Rehabilitation Services
1575 Sherman Street, 4th Floor
**Denver,** CO 80203-1714
(303) 866-2866

### Connecticut

Mr. Richard Carlson
Acting Bureau Chief
Bureau of Client Services
State Department of Education
Division of Rehabilitation Services
600 Asylum Avenue
**Hartford,** CT 06105
(203) 566-7153

Mr. William Patton, ACSW
Director
Board of Education and Services for the Blind
170 Ridge Road
**Wethersfield,** CT 06109
(203) 566-5800

### Delaware

Mr. Tony Sokolowski
Director
Division of Vocational Rehabilitation
Delaware Elwyn Institutes
4th Floor
321 East 11th Street
**Wilmington,** DE 19801
(302) 571-2851

Mr. Robert Snyder
Director
Division for the Visually Impaired
Department of Health and Social Services
305 West 8th Street
**Wilmington,** DE 19801
(302) 571-3570

### District of Columbia

Ms. Katherine Williams
Acting Administrator
D.C. Rehabilitation Services Administration
Department of Human Services
605 G Street N.W., Room 1111
**Washington,** DC 20001
(202) 727-3227
**(202) 727-0981** (TDD)

### Florida

Calvin Melton, Ph.D.
Director
Division of Vocational Rehabilitation
Department of Labor and Employment Security
1709 "A" Mahan Drive
**Tallahassee,** FL 32399-0696
(904) 488-6210
**(904) 488-2867** (TDD)

Mr. Carl F. McCoy
Acting Director
Division of Blind Services
Department of Education
2540 Executive Center Circle West
Douglas Building, Room 203
**Tallahassee,** FL 32399
(904) 488-1330

### Georgia

Mr. Thomas R. Gaines
Director
Division of Rehabilitation Services
Department of Human Resources
878 Peachtree Street, N.E.
Room 706
**Atlanta,** GA 30309
(404) 894-6670
**(404) 894-8559** (voice/TDD)

### Guam

Director
Department of Vocational Rehabilitation
P.O. Box 2816
**Agana,** GU 96910

### Hawaii

Mr. Toshio Nishioka
Administrator
Division of Vocational Rehabilitation and Services for the Blind
Department of Human Services
P.O. Box 339
**Honolulu,** HI 96809
(808) 548-4769

### Idaho

Mr. George Pelletier
Administrator
Division of Vocational Rehabilitation
Len B. Jordan Building
Room 150
650 West State
**Boise,** ID 83720
(208) 334-3390
**(208) 334-2520** (TDD)

Mr. Howard H. Barton, Jr.
Administrator
Idaho Commission for the Blind
341 West Washington
**Boise,** ID 83702
(208) 334-3220

### Illinois

Mr. Philip C. Bradley
Director
Department of Rehabilitation Services
623 East Adams Street
**Springfield,** IL 62705
(217) 785-0218

### Indiana

Mr. Barry A. Chambers
Commissioner
Department of Human Services
251 North Illinois Street
P.O. Box 7083
**Indianapolis,** IN 46207-7083
(317) 232-6500
**(317) 232-1427** (TDD)

## Iowa

Mr. Jerry L. Starkweather
Administrator
Division of Vocational
Rehabilitation Services
Department of Education
510 East 12th Street
**Des Moines**, IA 50319
**(515) 281-4311** (voice/TDD)

Mr. R. Creig Slayton
Director
Department for the Blind
524 4th Street
**Des Moines**, IA 50309
(515) 281-7999

## Kansas

Mr. Gabriel R. Faimon
Commissioner Rehabilitation Services
Department of Social
and Rehabilitation Services
300 S.W. Oakley
Biddle Building, 2nd Floor
**Topeka**, KS 66606
(913) 296-3911

## Kentucky

Mr. Carroll Burchett
Associate Superintendent
Office of Vocational Rehabilitation
Department of Education
Capital Plaza Office Tower
9th Floor
**Frankfort**, KY 40601
(502)564-4566
**1 (800) 372-7172** (toll free in KY)

Mr. Charles W. McDowell
Director
Department for the Blind
Education and Humanities Cabinet
427 Versailles Road
**Frankfort**, KY 40601
(502) 564-4754

## Louisiana

Mr. Alton Toms
Director
Division of Rehabilitation Services
Department of Social Services
P.O. Box 94371
**Baton Rouge**, LA 70804-9071
(504) 342-2285

## Maine

Ms. Pamela A. Tetley
Director
Bureau of Rehabilitation Services
Department of Human Services
32 Winthrop Street
**Augusta**, ME 04333-0011
(207) 289-2266
**1 (800) 332-1003** (toll free TDD in ME)

## Mariana Islands

Mr. Manny Villagomez
Chief Vocational Rehabilitation Division
Commonwealth of Northern Mariana Island
**SaiPan**, Mariana Island 96950
(011) (670) 234-6538

## Maryland

Mr. James S. Jeffers
Assistant State Superintendent
Division of Vocational Rehabilitation
State Department of Education
200 West Baltimore Street
**Baltimore**, MD 21201
(301) 333-2294

## Massachusetts

Mr. Charles Crawford
Commissioner
Commission for the Blind
88 Kingston Street
**Boston**, MA 02111-2227
(617) 727-5550
**1 (800) 392-6556** (toll free TDD in MA)
**1 (800) 392-6450** (toll free voice in MA)

Mr. Elmer C. Bartels
Commissioner
Rehabilitation Commission
4 Point Place
27-43 Wormwood Street
**Boston**, MA 02210
(617) 727-2172
**(617) 727-2170** (TDD)

## Michigan

Ivan Cotman, Ed.D.
Associate Superintendent
Bureau of Rehabilitation
and Disability Determination
Department of Education
P.O. Box 30010
**Lansing**, MI 48909
(517) 373-3390

Mr. Philip E. Peterson
Director
Commission for the Blind
Department of Labor
309 North Washington Square
**Lansing**, MI 48909
(517) 373-2062
**(517) 335-4592** (TDD)
**(517) 373-9416** (TDD)

Mr. Peter Griswold
State Director
Rehabilitation Services
Department of Education
P.O. Box 30010
**Lansing**, MI 48909
(517) 373-3391
**(517) 373-3980** (TDD)

Mr. Charles Jones
State Director
Disability Determination Service
Department of Education
P.O. Box 30011
**Lansing**, MI 48909
(517) 373-7830
**1 (800) 373-7831** (toll free in MI)

## Minnesota

Mr. William Niederloh
Assistant Commissioner
Department of Jobs and Training
Division of Rehabilitation Services
390 North Robert Street
5th Floor
**St. Paul**, MN 55101
(612) 296-1822
**(612) 296-3900** (TDD)

Mr. Rick Hokanson
Director
Services for the Blind
1745 University Avenue West
**St. Paul**, MN 55104
(612) 642-0500
**(612) 642-0506** (TDD)

## Mississippi

J. Elton Moore, Ph.D.
Director
Vocational Rehabilitation for the Blind
P.O. Box 4872
**Jackson**, MS 39296
(601) 354-6411

Mr. Morris Selby
Director
Vocational Rehabilitation Division
Department of Rehabilitation Services
P.O. Box 1698
**Jackson**, MS 39215
(601) 354-6825
**(601) 354-6830** (TDD)

## Missouri

Mr. Don L. Gann, Ed.
Assistant Commissioner
Division of Vocational Rehabilitation
State Department of Education
2401 East McCarty
**Jefferson City**, MO 65101
**(314) 751-3251** (voice/TDD)

Mr. David S. Vogel
Deputy Director
Bureau for the Blind
Division of Family Services
619 East Capitol
**Jefferson City**, MO 65101
(314) 751-4249

## Montana

Ms. Margaret A. Bullock
Administrator
Department of Social and
Rehabilitation Services
Rehabilitative/Visual
Services Division
P.O. Box 4210
**Helena**, MT 59604
**(406) 444-2590** (voice/TDD)

## Nebraska

Jason D. Andrew, Ph.D.
Associate Commissioner
Division of Rehabilitation Services
State Department of Education
301 Centennial Mall South
6th Floor
**Lincoln**, NE 68509
(402) 471-2961
**(402) 471-3659** (TDD)

James S. Nyman, Ph.D.
Director
Services for the Visually Impaired
Department of Public Institutions
4600 Valley Road
**Lincoln**, NE 68510
(402) 471-2891
**(402) 471-3593** (TDD)

### Nevada

Mr. Stephen A. Shaw
Acting Administrator
Department of Human Resources
Rehabilitation Division
505 East King Street, Room 502
**Carson City,** NV 89710
(702) 885-4440
**(702) TTY-4722** (TDD)

### New Hampshire

Mr. Bruce A. Archambault
Director
Division of Vocational Rehabilitation
State Department of Education
78 Regional Drive
**Concord,** NH 03301
(603) 271-3800
**(603) 271-3471** (TDD)

### New Jersey

Mr. Gerard P. Boyle
Acting Executive Director
Commission for the Blind
and Visually Impaired
1100 Raymond Boulevard
**Newark,** NJ 07102
(201) 648-3560
**(201) 648-4559** (TDD)

Mr. Stephen Janicks
Director
Division of Vocational Rehabilitation
Services
Labor and Industry Building
Room 1005
John Fitch Plaza
**Trenton,** NJ 08625
(609) 292-5987
**(609) 292-2919** (TDD)

### New Mexico

Mr. Ross Sweat
Director
Department of Education
Division of Vocational Rehabilitation
604 West San Mateo
**Santa Fe,** NM 87503
(505) 827-3500
**(505) 827-3510** (TDD)

### New York

Mr. Lawrence Gloeckler
Acting Deputy Commissioner for
Vocational Rehabilitation
New York State Education Department
Office of Vocational Rehabilitation
One Commerce Plaza
Room 1907
**Albany,** NY 12234
(518) 474-2714
**(518) 474-1729** (TDD)
**1 (800) 222-JOBS** (toll free in NY)
(employment hotline)

Mr. Jack L. Ryan, Jr.
Director
State Department of Social Services
Commission for the Blind and Visually
Handicapped
10 Eyck Office Building
40 North Pearl Street
**Albany,** NY 12243
(518) 473-1801

### North Carolina

Mr. Claude A. Myer
Director
Division of Vocational Rehabilitation
Services
Department of Human Resources
State Office
P.O. Box 26053
**Raleigh,** NC 27611
(919) 733-3364
**(919) 733-5920** (TDD)

Mr. Herman O. Gruber
Director
Division of Services for the Blind
Department of Human Resources
309 Ashe Avenue
**Raleigh,** NC 27606
(919) 733-9822
**(919) 733-5199** (TDD)

### North Dakota

Mr. Gene Hysjulien, Associate Director
Office of Vocational Rehabilitation
Department of Human Services
600 East Boulevard
State Capitol Building
**Bismarck,** ND 58505
(701) 224-2907
**(701) 224-2699** (TDD)

### Ohio

Mr. Robert L. Rabe
Administrator
Rehabilitation Services Commission
400 East Campus View Blvd.
**Columbus,** OH 43235-4604
**(614) 438-1210** (voice/TDD)

### Oklahoma

Mr. Jerry Dunlap
Administrator
Department of Human Services
Division of Rehabilitation Services
P.O. Box 25352
**Oklahoma City,** OK 73125
(405) 424-4311, ext. 2840
**(405) 424-2794** (TDD)

### Oregon

Mr. Charles Young
Administrator
Commission for the Blind
535 S.E. 12th Avenue
**Portland,** OR 97214
(503) 238-8380

Mr. Joil Southwell
Administrator
Division of Vocational Rehabilitation
Department of Human Resources
2045 Silverton Road Northeast
**Salem,** OR 97310
**(503) 378-3850** (voice/TDD)

### Pennsylvania

Mr. Joseph A. Snyder
Executive Director
Office of Vocational Rehabilitation
Labor and Industry Building
7th and Forster Streets
**Harrisburg,** PA 17120
(717) 787-5244
**(717) 783-8917** (TDD)

Mr. Norman E. Witman
Director
Bureau of Blindness and Visual Services
Department of Public Welfare
P.O. Box 2675
**Harrisburg,** PA 17105-2675
(717) 787-6176
**(717) 787-6280** (TDD)

### Puerto Rico

Mr. Angel L. Jimerez
Assistant Secretary for
Vocational Rehabilitation
Department of Social Services
Vocational Rehabilitation Program
P.O. Box 1118, Building 10
**Hato Rey,** PR 00919
(809) 725-1792
**(809) 763-5237** (TDD)

### Rhode Island

Ms. Sherry J. Campanelli
Administrator
Department of Human Services
Division of Community Services
Vocational Rehabilitation Services
40 Fountain Street
**Providence,** RI 02903
(401) 421-7005
**(401) 421-7016** (TDD)

Mr. John D. Bamford
Administrator
Rhode Island Services for the Blind
and Visually Impaired
Department of Human Services
46 Aborn Street
**Providence,** RI 02903
(401) 277-2300
**(401) 277-3010** (TDD)

### South Carolina

Mr. William K. James
Commissioner
Commission for the Blind
1430 Confederate Avenue
**Columbia,** SC 29201
(803) 734-7522

Mr. Joseph S. Dusenbury
Commissioner
Vocational Rehabilitation Department
1410 Boston Avenue
P.O. Box 15
**West Columbia,** SC 29171-0015
(803) 734-4300
**(803) 734-4313** (TDD)

### South Dakota

Mr. John E. Madigan
Division Director
Division of Rehabilitation Services
Department of Human Services
700 East Illinois Street
**Pierre,** SD 57501
(605) 773-3195
**(605) 773-4544** (TDD)

Mr. David Miller
Division Director
Division of Services
to the Visually Impaired
700 East Illinois Street
**Pierre,** SD 57501
(605) 773-3195
**(605) 773-4544** (TDD)

## Tennessee

Ms. Patsy Mathews
Assistant Commissioner
Rehabilitation Services
Department of Human Services
Citizens Plaza State Office Bldg.
15th Floor
400 Deaderick Street
**Nashville,** TN 37248-0060
(615) 741-2019
**(615) 741-5645** (TDD)

## Texas

Mr. Vernon M. Arrell
Commissioner
Rehabilitation Commission
4900 North Lamar
**Austin,** TX 78751
(512) 445-8100
**(512) 483-4335** (TDD)

Mr. Pat D. Westbrook
Executive Director
Commission for the Blind
P.O. Box 12866 Capitol Station
**Austin,** TX 78711
(512) 459-2500
**(512) 459-2608** (TDD)

## Utah

Judy Ann Buffmire, Ph.D.
Director
Division of Rehabilitation Services
State Office of Education
250 East Fifth South
**Salt Lake City,** UT 84111
**(801) 538-7530** (voice/TDD)

Mr. J. Wayne Nobel
Director
Services for the Visually Handicapped
State Office of Rehabilitation
309 East First South
**Salt Lake City,** UT 84111
(801) 533-9393

## Vermont

Mr. Richard C. Douglas
Director
Vocational Rehabilitation Division
103 South Main Street
**Waterbury,** VT 05676
**(802) 241-2189** (voice/TDD)

Mr. David Mentasti
Director
Division for the Blind and
Visually Impaired
103 South Main Street
**Waterbury,** VT 05676
(802) 241-2211

## Virgin Islands

Ms. Sedonie Halbert
Director
Division of Handicapped Services
Department of Human Services
Barbel Plaza South
**St. Thomas,** VI 00802
(809) 774-0930

## Virginia

Ms. Susan Urofsky
Commissioner
Department of Rehabilitative Services
4901 Fitzhugh Avenue
P.O. Box 11045
**Richmond,** VA 23230
(804) 367-0316
**(804) 367-0315** (TDD)

Mr. Donald Cox
Acting Commissioner
Department for the
Visually Handicapped
397 Azalea Avenue
**Richmond,** VA 23227
**(804) 264-3140** (voice/TDD)

## Washington

Ms. Jeanne Munro
Director
Division of Vocational Rehabilitation
Department of Social and Health Services
OB 21-C
**Olympia,** WA 98504
(206) 753-0293
**(206) 753-5473** (TDD)

Ms. Shirley Smith
Director
Department of Services for the Blind
521 East Legion
**Olympia,** WA 98501
(206) 586-1224
**(206) 721-4056** (TDD)

## West Virginia

Mr. John Panza
Director
Division of Rehabilitation Services
State Board of Rehabilitation
State Capitol
**Charleston,** WV 25305
(304) 766-4600
**(304) 766-4969** (TDD)

## Wisconsin

Judy R. Norman-Nunnery, Ph.D.
Administrator
Division of Vocational Rehabilitation
Department of Health and Social Services
1 West Wilson, 8th Floor
**Madison,** WI 53707-7852
(608) 266-5466
**(608) 266-9599** (TDD)

## Wyoming

Ms. Joan B. Watson
Administrator
Division of Vocational Rehabilitation
Department of Health and Social Services
347 Hathaway Building
**Cheyenne,** WY 82002
(307) 777-7385
**(307) 777-7389** (TDD)

# State Weights and Measures Offices

State Weights and Measures offices enforce laws and regulations about the weights of packaged items such as food and household products. These offices also check the accuracy of weighing and measuring devices – supermarket scales, gasoline pumps, taxicab meters, and rental car odometers, for example.

Contact the Weights and Measure office nearest you if you think you have bought a product that weighed less than it should, or if you think a scale or meter is inaccurate.

### Alabama
Mr. Donald E. Stagg
Director
Weights and Measures Division
Department of Agriculture
P.O. Box 3336
**Montgomery,** AL 36193
(205) 261-2613

### Alaska
Mr. Aves D. Thompson
Chief Inspector
Weights and Measures
Department of Commerce
and Economic Development
P.O. Box 111686
**Anchorage,** AK 99511
(907) 345-7750

### Arizona
Mr. Raymond Helmick
Director
Weights and Measures Division
Department of Administration
1951 West North Lane
**Phoenix,** AZ 85021
(602) 255-5211

### Arkansas
Mr. Sam F. Hindsman
Director
Bureau of Standards
4608 West 61st Street
**Little Rock,** AR 72209
(501) 371-1759

### California
Mr. Darrell A. Guensler
Assistant Director
Division of Measurement
Standards
Department of Food and
Agriculture
8500 Fruitridge Road
**Sacramento,** CA 95826
(916) 366-5119

### Colorado
Mr. David Wallace
Chief
Measurements Standards
Section
Department of Agriculture
3125 Wyandot
**Denver,** CO 80211
(303) 866-2845

### Connecticut
Mr. Allan M. Nelson
Director
Weights and Measures Division
Department of Consumer
Protection
State Office Building,
Room G-17
165 Capitol Avenue
**Hartford,** CT 06106
(203) 566-5230

### Delaware
Mr. Eugene Keeley
Supervisor
Office of Weights and
Measures
Department of Agriculture
2320 South DuPont Highway
**Dover,** DE 19903
(302) 736-4811

### District of Columbia
Mr. William Allen Matthews
Acting Chief
Weights and Measures Branch
Department of Consumer and
Regulatory Affairs
1110 U Street, S.E.
**Washington,** DC 20020
(202) 767-7923

### Florida
Mr. Max Gray
Chief
Bureau of Weights and
Measures
Department of Agriculture and
Consumer Services
3125 Conner Boulevard
Building #2
**Tallahassee,** FL 32399-1650
(904) 488-9140

### Georgia
Mr. Bill Truby
Assistant Commissioner
Division of Weights and
Measures
Department of Agriculture
Agriculture Building
**Atlanta,** GA 30334
(404) 656-3605

### Hawaii
Mr. George E. Mattimoe
Administrator
Measurement Standards
Department of Agriculture
725 Ilalo Street
**Honolulu,** HI 96813
(808) 548-7152

### Idaho
Mr. Glen H. Jex
Chief
Bureau of Weights and
Measures
Department of Agriculture
2216 Kellogg Lane
**Boise,** ID 83712
(208) 334-2345

### Illinois
Mr. Sidney A. Colbrook
Manager
Weights and Measures
Program
Department of Agriculture
801 East Sangamon Avenue
**Springfield,** IL 62794-9281
(217) 782-3817

### Indiana
Director
Weights and Measures
State Board of Health
1330 West Michigan Street
**Indianapolis,** IN 46206
(317) 633-0350

### Iowa
Mr. James O'Connor
Supervisor
Weights and Measures Division
Department of Agriculture and
Land Stewardship
Henry Wallace Building
**Des Moines,** IA 50319
(515) 281-5716

### Kansas
Mr. DeVern H. Phillips
State Sealer
Weights and Measures Division
State Board of Agriculture
2016 South West 37th Street
**Topeka,** KS 66611-2570
(913) 267-4641

### Kentucky
Mr. Victor Page
Director
Division of Weights and
Measures
Department of Agriculture
106 West Second Street
**Frankfort,** KY 40601
(502) 564-4870

### Louisiana
Mr. Ronald Harrell
Director
Weights and Measures
Department of Agriculture
P.O. Box 3098
**Baton Rouge,** LA 70821-3098
(504) 925-3780

### Maine
Mr. Clayton F. Davis
Director
Division of Regulations
State House Station 28
**Augusta,** ME 04333
(207) 289-3841
**(207) 289-4470** (TDD)

### Maryland
Mr. Lacy H. DeGrange
Chief
Weights and Measures Section
Department of Agriculture
50 Harry S. Truman Parkway
**Annapolis,** MD 21401
(301) 841-5790

### Massachusetts
Mr. Charles H. Carroll
Assistant Director of Standards
Division of Standards
One Ashburton Place
McCormick Building
**Boston,** MA 02108
(617) 727-3480

### Michigan
Mr. Edward Heffron
Chief
Food Division
Department of Agriculture
Ottawa Building North
4th Floor
P.O. Box 30017
**Lansing,** MI 48909
(517) 373-1060

### Minnesota
Mr. Edward Skluzacek
Director
Division of Weights and
Measures
Department of Public Service
2277 Highway 36
**St. Paul,** MN 55113
(612) 341-7200

### Mississippi
Mr. William P. Eldridge
Director
Weights and Measures Division
Department of Agriculture
500 Greymont Avenue
**Jackson**, MS 39205
(601) 354-7077

### Missouri
Mr. Lester Barrows
Director
Weights and Measures Division
Department of Agriculture
P.O. Box 630
**Jefferson City**, MO 65102
(314) 751-4278

### Montana
Mr. Steven H. Meloy
Bureau Chief
Bureau of Weights and Measures
Department of Commerce
1424 9th Avenue
**Helena**, MT 59620
(406) 444-3164

### Nebraska
Mr. Steven A. Malone
Director
Division of Weights and Measures
Department of Agriculture
301 Centennial Mall South
4th Floor
P.O. Box 94757
**Lincoln**, NE 68509
(402) 471-4292

### Nevada
Mr. Knute D. Pennington
Supervisor
Weights and Measures
Department of Agriculture
P.O. Box 11100
**Reno**, NV 89510
(702) 789-0166

### New Hampshire
Mr. Stephen Taylor
Commissioner
Department of Agriculture
Bureau of Weights and Measures
Caller Box 2042
**Concord**, NH 03302-2042
(603) 271-3700

### New Jersey
Mr. Thomas W. Kelly
State Superintendent
State Office of Weights and Measures
1261 Routes 1 and 9 South
**Avenel**, NJ 07001
(201) 815-4840

### New Mexico
Mr. Fred A. Gerk
Director
Division of Standards and Consumer Services
Department of Agriculture
P.O. Box 30005, Dept. 3170
**Las Cruces**, NM 88003-0005
(505) 646-1616

### New York
Mr. John J. Bartfai
Director
Bureau of Weights and Measures
Department of Agriculture
Building 7-A
1220 Washington Avenue
**Albany**, NY 12235
(518) 457-3452

### North Carolina
Mr. N. David Smith
Director
Consumer Standards Division
Department of Agriculture
P.O. Box 27647
**Raleigh**, NC 27611
(919) 733-3313

### North Dakota
Mr. Curtis Roberts
Director
Division of Weights and Measures
State Capitol
**Bismarck**, ND 58505
(701) 224-2400

### Ohio
Mr. Bruce Litzenberg
Chief
Division of Weights and Measures
Department of Agriculture
8995 East Main Street
**Reynoldsburg**, OH 43068
(614) 866-6361

### Oklahoma
Mr. O. Ray Elliott
Director
Agricultural Products Division
Department of Agriculture
2800 North Lincoln Boulevard
**Oklahoma City**, OK 73105
(405) 521-3864, ext. 301

### Oregon
Mr. Kendrick J. Simila
Administrator
Measurement Standards
Department of Agriculture
635 Capitol Street, N.E.
**Salem**, OR 97310-0110
(503) 378-3792

### Pennsylvania
Mr. P. John Yahner
Director
Bureau of Weights and Measures
Department of Agriculture
2301 North Cameron Street
**Harrisburg**, PA 17110
(717) 787-6772

### Puerto Rico
Mr. Hector Niedes
Auxiliary Secretary for Complaints
Department of Consumer Affairs
P.O. Box 41059
Minillas Station
**Santurce**, PR 00940
(809) 722-7555

### Rhode Island
Ms. Lynda L. Maurer
Supervising Metrologist
Mercantile Division
Department of Labor
220 Elmwood Avenue
**Providence**, RI 02907
(401) 457-1867

### South Carolina
Mr. Carol P. Fulmer
Assistant Commissioner
Consumer Services Division
Department of Agriculture
P.O. Box 11280
**Columbia**, SC 29211
(803) 737-2080

### South Dakota
Mr. James Melgaard
Director
Division of Commercial Inspection and Regulation
118 West Capitol
**Pierre**, SD 57501
(605) 773-3697

### Tennessee
Mr. Robert Williams
Standards Administration
Weights and Measures
Department of Agriculture
P.O. Box 40627
Melrose Station
**Nashville**, TN 37204
(615) 360-0109

### Texas
Mr. Ed Price
Enforcement Coordinator
Weights and Measures Section
Department of Agriculture
P.O. Box 12847
**Austin**, TX 78711
(512) 463-7602
**1 (800) 835-5832**
(toll free in TX)

### Utah
Mr. Robert Smoot
Deputy Director
Division of Weights and Measures
State Department of Agriculture
350 North Redwood Road
**Salt Lake City**, UT 84116
(801) 538-7159

### Vermont
Director
Division of Weights and Measures and Retail Inspection
Department of Agriculture
116 State Street
State Office Building
**Montpelier**, VT 05602
(802) 828-2436

### Virgin Islands
Ms. Joycelyn Encarnacion
Director
Weights and Measures Division
Golden Rock Shopping Center
Christiansted
**St. Croix**, VI 00820
(809) 773-2226

### Virginia
Mr. J. Alan Rogers
Chief
Weights and Measures Bureau
Department of Agriculture and Consumer Services
P.O. Box 1163, Room 403
**Richmond**, VA 23209
(804) 786-2476

### Washington
Mr. Stuart De Laney
Chief
Weights and Measures
Department of Agriculture
Room 406
General Administration Bldg.
**Olympia**, WA 98504
(206) 753-5042

### West Virginia
Mr. Stephen L. Casto
Director
Division of Weights and Measures
Department of Labor
1800 Washington Street, East
Building 3, Room 319
**Charleston**, WV 25305
(304) 348-7890

### Wisconsin
Ms. Jane Jansen
Acting Supervisor
Bureau of Weights and Measures
Department of Agriculture, Trade and Consumer Protection
801 West Badger Road
P.O. Box 8911
**Madison**, WI 53708
(608) 266-9836
**1 (800) 362-3020**
(toll free in WI)

### Wyoming
Mr. Jim Bigelow
Manager
Consumer/Compliance Division
Department of Agriculture
2219 Carey Avenue
**Cheyenne**, WY 82002
(307) 777-6591

# Military Commissary and Exchange Contacts

Consumers who shop at military commissaries and exchanges and have a question or problem should contact the local manager before contacting the regional offices in this section. If your problem is not resolved at the local level, then write or call the regional office nearest you. Be sure to discuss the problem with the local and regional office before contacting the U.S. Headquarters of a commissary or exchange.

## Air Force Commissary Service

**Regional Headquarters**
California Region
AFCOMS/FC
Norton AFB, CA 92409
(714) 382-4671

North Central Region
AFCOMS/FC
Offutt AFB, NE 68113
(402) 294-4815

Northeast Region
AFCOMS/CC
Langley AFB, VA 23665
(804) 766-1371

Northwest Region
AFCOMS/FC
McChord AFB, WA 98438-6290
(206) 984-3941

South Central Region
AFCOMS/FC
Lackland AFB, TX 78236
(512) 671-2981

Southern Region
AFCOMS/FC
Maxwell AFB, AL 36112
(205) 293-6209

Southwest Region
AFCOMS/FC
Luke AFB, AZ 85309
(602) 848-8900

**U.S. Headquarters**
HQ AFCOMS
Directorate of Operations
Kelly AFB, TX 78241
(512) 925-7344

## Army Commissary Service

**Regional Headquarters**
Director, USATSA
Midwest Commissary Region
Attn: LOTA-MW-Z
Fort Sam Houston, TX 78234
(512) 221-5684

Director, USATSA
Northeast Commissary Region
Attn: LOTA-NE-Z
Fort Meade, MD 20755
(301) 677-4932

Director, USATSA
Southeast Commissary Regional
Attn: LOTA-SE-Z
Fort Lee, VA 23801
(804) 734-4666

Commander, USATSA
Western Commissary Region
Attn: LOTA-WE-Z
Fort Lewis, WA 98433
(206) 967-3364

**U.S. Headquarters**
U.S. Army Troop
Support Agency
Directorate of Commissary
Operations
Fort Lee, VA 23801
(804) 737-3600

## Marine Corps Commissary Service

**Headquarters**
**U.S. Marine Corps**
Directorate
Facilities and Services
Commissary Operations
Washington, DC 20380
(written inquiries only)

## Navy Commissary Service

**Regional Headquarters**
Executive Officer
NAVRESSO
Field Support Office
2801 "C" Street S.W.
Auburn, WA 98001-7499
(206) 931-7665

Executive Officer
NAVRESSO
Field Support Office
Jacksonville Naval Air Station
PO. Box 42
Jacksonville, FL 32212
(904) 777-7217

Executive Officer
NAVRESSO
Field Support Office
Building 2101
Naval Supply Center
Norfolk, VA 23511
(804) 460-3770

Executive Officer
NAVRESSO
Field Support Office
Building S26 Davisville
North Kingstown, RI 02852
(401) 294-9541

Executive Officer
NAVRESSO
Field Support Office
Building 310-5E
Naval Supply Center
Oakland, CA 94625
(415) 452-2283

Executive Officer
NAVRESSO
Field Support Office
Building 27
Naval Air Station
Pensacola, FL 32508
(904) 452-4243

Executive Officer
NAVRESSO
Field Support Office
PO. Box 150
San Diego, CA 92136
(619) 696-6091

**U.S. Headquarters**
Customer Service
Representative
Navy Resale and Services
Support Office
Naval Station New York
Staten Island, NY 10305-5097
(718) 390-3868

## Army and Air Force Exchange Service

**Regional Headquarters**
Capitol Exchange Region
AAFES
Building 6
Cameron Station
Alexandria, VA 22304-6200
(202) 274-6096

Ohio Valley Exchange Region
AAFES
Indiana Army Ammunition Plant
Building 2501, Gate 1
Charlestown, IN 47111-9670
(812) 283-1600

Southeast Exchange Region
AAFES
1280 Kershaw Street
Montgomery, AL 36196
(205) 264-7301

Alamo Exchange Region
AAFES
5315 Summit Parkway
San Antonio, TX 78228-1176
(512) 647-2800

Golden Gate Exchange Region
AAFES
PO. Box 3553
San Francisco, CA 94119-3553
(415) 772-5896

**U.S. Headquarters**
Army and Air Force Exchange
Service Headquarters
Customer Relations (PA-R)
P.O. Box 660202
Dallas, TX 75266-0202
(214) 780-2763

## Marine Corps Exchange Service

**Regional Headquarters**
Marine Corps Exchange
Marine Corps
Logistics Support
Base, Atlantic
Albany, GA 31704
(912) 435-1471

Marine Corps Exchange
Headquarters Battalion, HQMC
Henderson Hall
Arlington, VA 22214
(703) 979-8420

Marine Corps Exchange
Marine Corps Logistics Base
Barstow, CA 92311
(714) 256-8971

Marine Corps Exchange
Marine Corps Base
Camp Lejeune, NC 28547
(919) 451-2481

Marine Corps Exchange
Marine Corps Base
Camp Pendleton, CA 92055
(619) 725-6232

Marine Corps Exchange
Marine Corps Air Station
Cherry Point, NC 28533
(919) 447-7041

Marine Corps Exchange
Marine Corps Air Station
Kaneohe Bay, HI 96863
(808) 254-5871

Marine Corps Exchange
Camp Elmore
U.S. Marine Corps
Norfolk, VA 23511
(804) 423-1187

Marine Corps Exchange
Marine Corps Recruit Depot
Parris Island, SC 29905
(803) 525-3301

Marine Corps Exchange
Marine Corps Development
and Education Command
Quantico, VA 22134
(703) 640-7171

Marine Corps Exchange
Marine Corps Recruit Depot
San Diego, CA 92140
(619) 297-2500

Marine Corps Exchange
Marine Corps Air Station
El Toro
Santa Ana, CA 92709
(714) 726-3340

Marine Corps Exchange
Marine Corps Air/Ground
Combat Center
Building 1533
Twentynine Palms, CA 92278
(619) 368-6163

Marine Corps Exchange
Marine Corps Air Station
Yuma, AZ 85364
(602) 726-2363

**U.S. Headquarters**
Head
Marine Corps Exchange
Service Branch
P.O. Box 1834
Quantico, VA 22134
(703) 640-6156

## Navy Exchange Service

**Regional Headquarters**
Executive Officer
NAVRESSO
Field Support Office
2801 "C" Street, S.W.
Naval Supply Center
Auburn, WA 98001-7499
(201) 931-7665

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 13—Naval Air Station
Jacksonville, FL 32212-0013
(904) 777-7075

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 2050
Mechanicsburg, PA
17055-0791
(717) 790-5863

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 15037
Norfolk, VA 23511-0799
(804) 440-2399

Executive Officer
NAVRESSO
Field Support Office
Building S26
Davisville
North Kingstown, RI 02852
(401) 295-8882

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 23330
Oakland, CA 94623
(415) 466-7020

Officer in Charge
Navy Resale Activity
Naval Base
Pearl Harbor, HI 96860-6000
(808) 471-0263

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 150— Naval Station
San Diego, CA 92136-5150
(619) 237-5601

**U.S. Headquarters**
Customer Service
Representative
Navy Resale and Services
Support Office
Naval Station, New York
Staten Island, NY 10305-5097
(718) 390-3868

# Federal Information Centers

Federal Information Centers (FICs) can help you find information about Federal government services, programs, and regulations. FICs also can tell you which Federal agency to contact for help with problems.

**Alabama**
Birmingham (205) 322-8591
Mobile (205) 438-1421

**Alaska**
Anchorage (907) 271-2898

**Arizona**
Phoenix (602) 261-3313

**Arkansas**
Little Rock (501) 378-6177

**California**
Los Angeles (213) 894-3800
San Diego (619) 557-6030
San Francisco (415) 556-6600
Santa Ana (714) 836-2386

**Colorado**
Colorado Springs
(303) 471-9491
Denver (303) 844-6575
Pueblo (303) 544-9523

**Connecticut**
Hartford (203) 527-2617
New Haven (203) 624-4720

**Florida**
Ft. Lauderdale (305) 522-8531
Jacksonville (904) 354-4756
Miami (305) 536-4155
Orlando (407) 422-1800
St. Petersburg (813) 893-3495
Tampa (813) 229-7911
West Palm Beach
(407) 833-7566

**Georgia**
Atlanta (404) 331-6891

**Hawaii**
Honolulu (808) 541-1365

**Illinois**
Chicago (312) 353-4242

**Indiana**
Gary (219) 883-4110
Indianapolis (317) 226-7373

**Iowa**
From all points in Iowa
**1 (800) 532-1556** (toll free)

**Kansas**
From all points in Kansas
**1 (800) 432-2934** (toll free)

**Kentucky**
Louisville (502) 582-6261

**Louisiana**
New Orleans (504) 589-6696

**Maryland**
Baltimore (301) 962-4980

**Massachusetts**
Boston (617) 565-8121

**Michigan**
Detroit (313) 226-7016
Grand Rapids (616) 732-2739

**Minnesota**
Minneapolis (612) 370-3333

**Missouri**
St. Louis (314) 539-2106
From elsewhere in Missouri
**1 (800) 392-7711** (toll free)

**Nebraska**
Omaha (402) 221-3353
From elsewhere in Nebraska
**1 (800) 642-8383** (toll free)

**New Jersey**
Newark (201) 645-3600
Trenton (609) 396-4400

**New Mexico**
Albuquerque (505) 766-3091

**New York**
Albany (518) 463-4421
Buffalo (716) 846-4010
New York (212) 264-4464
Rochester (716) 546-5075
Syracuse (315) 476-8545

**North Carolina**
Charlotte (704) 376-3600

**Ohio**
Akron (216) 375-5638
Cincinnati (513) 684-2801
Cleveland (216) 522-4040
Columbus (614) 221-1014
Dayton (513) 223-7377
Toledo (419) 241-3223

**Oklahoma**
Oklahoma City (405) 231-4868
Tulsa (918) 584-4193

**Oregon**
Portland (503) 326-2222

**Pennsylvania**
Philadelphia (215) 597-7042
Pittsburgh (412) 644-3456

**Rhode Island**
Providence (401) 331-5565

**Tennessee**
Chattanooga (615) 265-8231
Memphis (901) 521-3285
Nashville (615) 242-5056

**Texas**
Austin (512) 472-5494
Dallas (214) 767-8585
Fort Worth (817) 334-3624
Houston (713) 653-3025
San Antonio (512) 224-4471

**Utah**
Salt Lake City (801) 524-5353

**Virginia**
Norfolk (804) 441-3101
Richmond (804) 643-4920
Roanoke (703) 982-8591

**Washington**
Seattle (206) 442-0570
Tacoma (206) 383-7970

**Wisconsin**
Milwaukee (414) 271-2273

# Airline Travel

1. When making an airline reservation, always ask about fees or penalties for changing or canceling a reservation or a paid ticket. There may be a variety of ticket prices with varying penalties and conditions. Choose the one that best fits your needs.

2. Read the disclosure statement on the back of your ticket. It explains your rights and responsibilities as a passenger, in addition to the airline's liability for overbooking seats and for losing or damaging luggage.

3. When flights are overbooked, airline representatives are required to ask for volunteers to give up their reservations in exchange for a payment of the airline's choosing. If you volunteer, be sure to get any compensation arrangements in writing.

4. If you are "bumped" or involuntarily reassigned to a later flight, the airline must provide a written statement of your rights and entitled compensation. The complete rules for compensation are available at all airport ticket counters and boarding locations.

# Selected Federal Agencies

The Federal government agencies listed in this section can help you with consumer questions and complaints. Some of these agencies have regional, district, or local offices.

If you are unsure which agency to contact about your problem, check the Index in the back of this Handbook. If you do not find an entry related to your question, call the Federal Information Center (FIC) nearest you. The list of FICs begins on page 77.

## Commission on Civil Rights

Look in your telephone directory under "U.S. Government, Civil Rights Commission." If it does not appear, call the FIC nearest you (see page 75), or contact:

**Commission on Civil Rights**
1121 Vermont Avenue, N.W.
Washington, DC 20425
**1 (800) 552-6843**
(voice/TDD complaint referral)
(202) 376-8521 (Voice in D.C. complaint referral)
**(202) 376-8116**
(TDD in D.C. complaint referral)
(202) 376-8312 (information and publications)

## Commodity Futures Trading Commission (CFTC)

2033 K Street, N.W.
Washington, DC 20581
(202) 254-3067
(complaints only)
(202) 254-8630
(information)

## Consumer Information Center (CIC)

Pueblo, CO 81009

## Consumer Product Safety Commission (CPSC)

To report a hazardous product or a product-related injury, or to inquire about product recalls, call or write:

**Product Safety Hotline**
Consumer Product Safety Commission
Washington, DC 20207
**1 (800) 638-CPSC**
(toll free)
**1 (800) 638-8270**
(toll free TDD)
**1 (800) 492-8104**
(toll free TDD in MD)

## Department of Agriculture (USDA)

**Agricultural Marketing Service**
Department of Agriculture
Washington, DC 20250
(202) 447-8998

**Animal Care Staff**
Veterinary Services, APHIS
Department of Agriculture
Federal Building, Room 700
6505 Belcrest Road
Hyattsville, MD 20782
(301) 436-7799

**Cooperative Extension Service**
Department of Agriculture
Washington, D.C. 20250
(202) 447-3029
**(202) 755-2799** (TDD)
Or consult county or city government listings in your local telephone directory for the number of your local Cooperative Extension Service office.

**Farmers Home Administration**
Department of Agriculture
Washington, DC 20250
(202) 447-4323

**Food and Nutrition Service**
Department of Agriculture
3101 Park Center Drive
Alexandria, VA 22302
(703) 756-3276

**Human Nutrition Information Service**
Department of Agriculture
Federal Building
Rooms 360 and 364
6505 Belcrest Road
Hyattsville, MD 20782
(301) 436-8617, 7725

**Inspector General's Hotline**
Office of the Inspector General
Department of Agriculture
P.O. Box 23399
Washington, DC 20026
(202) 472-1388
**1 (800) 424-9121** (toll free)

**Meat and Poultry Hotline**
**Food Safety and Inspection Service**
Department of Agriculture
Washington, DC 20250
**(202) 447-3333**
(voice/TDD)
**1 (800) 535-4555**
(toll free voice/TDD)

**Office of the Consumer Advisor**
Department of Agriculture
Washington, DC 20250
(202) 382-9681

**Office of Information**
Visitor Information Center
Department of Agriculture
Washington, DC 20250
(202) 447-2791

## Department of Commerce

**Bureau of the Census**
Customer Services
Data User Services Division
Department of Commerce
Washington, DC 20233
(301) 763-4100

**Constituent Affairs**
National Weather Service
Department of Commerce
Washington, DC 20901
(301) 427-7258

**National Institute of Standards and Technology**
Office of Weights and Measures
Department of Commerce
Washington, DC 20234
(301) 975-4004

**National Marine Fisheries Service**
Office of Trade and Industry Services
Department of Commerce
1335 East-West Highway
Silver Spring, MD 20910
(301) 427-2355
(inspection and safety)
(301) 427-2358
(nutrition information)

**Office of Consumer Affairs**
Department of Commerce
Room 5718
Washington, DC 20230
(202) 377-5001

**Office of Metric Programs**
Department of Commerce
Room H4082
Washington, DC 20230
(202) 377-0944

**Patent and Trademark Office**
Department of Commerce
Washington, DC 20231
(703) 557-3341

## Department of Defense

**Office of National Ombudsman**
National Committee for Employer Support of the Guard and Reserve
Suite 414
1111 20th Street, N.W.
Washington, DC 20036-3407
(202) 653-0852
**1 (800) 336-4590**
(toll free nationwide, except in DC)
Provides assistance with employer/employee problems for members of the Guard and Reserve and their employers.

## Department of Education

**Clearinghouse on the Handicapped**
Department of Education
Mail Stop 2319
Washington, DC 20202
(202) 732-1241

**Consumer Affairs Staff**
Department of Education
Washington, DC 20202
(202) 732-3679

**Federal Student Financial Aid Program**
Department of Education
P.O. Box 84
Washington, DC 20044
**1 (800) 333-INFO** (toll free nationwide)
Provides information about federal student financial aid programs for students, parents, and educators. Answers questions on student eligibility; provides help in completing financial aid applications, and provides help with student loan problems.

**Inspector General's Hotline**
Department of Education
P.O. Box 23458
Washington, DC 20026
(202) 755-2770
**1 (800) MIS-USED** (toll free, except in DC)
Audits and investigates to prevent and detect fraud, waste, and abuse of Department funds. Persons may call anonymously to report possible violations of laws, rules or regulations. Or to report mismanagement, gross waste of funds or abuse of authority.

**National Clearinghouse on Bilingual Education Hotline**
Department of Education
8737 Colesville Road
Suite 900
Silver Spring, MD 20910
(301) 588-6898
**1 (800) 647-0123** (toll free)

**Office of Public Affairs**
Department of Education
Washington, DC 20202
(202) 732-4564

## Department of Energy

For information about conservation and renewable energy:
**National Appropriate Technology Assistance Service**
Department of Energy
P.O. Box 2525
Butte, MT 59702-2525
**1 (800) 428-1718**
(toll free in MT)
**1 (800) 428-2525**
(toll free outside MT)

**Conservation and Renewable Energy Inquiry and Referral Service**
Department of Energy
P.O. Box 8900
Silver Spring, MD 20907
**1 (800) 523-2929** (toll free)

**Division of Consumer Affairs**
Department of Energy
Washington, DC 20585
(202) 586-5373

**Office of Conservation and Renewable Energy**
Weatherization Assistance Inquiries:
Department of Energy
Washington, DC 20585
(202) 586-2204

**Office of Scientific and Technical Information**
Department of Energy
P.O. Box 62
Oak Ridge, TN 37831
(written inquiries only)

## Department of Health and Human Services (HHS)

**AIDS Hotline**
**Acquired Immune Deficiency Syndrome**
**1 (800) 342-AIDS** (toll free)

**Cancer Hotline**
**1 (800) 4-CANCER**
(toll free in continental U.S.)
During daytime hours, callers in California, Florida, Georgia, Illinois, Northern New Jersey, New York, and Texas may ask for Spanish speaking staff members.
**1 (800) 638-6070**
(toll free in AK)
808-524-1234 (Oahu, Hawaii; call collect from neighboring islands)

**Food and Drug Administration (FDA)**
Look in your telephone directory under "U.S. Government, Health and Human Services Department, Food and Drug Administration." If it does not appear, call the FIC nearest you (see page 77), or contact:
**Consumer Affairs and Information Staff**
Food and Drug Administration
(HFE-88)
Department of Health and Human Services
5600 Fishers Lane
Room 16-85
Rockville, MD 20857
(301) 443-3170

**Health Care Financing Administration**
Department of Health and Human Services
6325 Security Boulevard
Baltimore, MD 21207
(301) 966-3000

**Health Standards and Quality Bureau**
Health Care Financing Administration
Department of Health and Human Services
6325 Security Boulevard
Baltimore, MD 21207
(301) 966-0841

**Hill-Burton Free Hospital Care Hotline**
**1 (800) 492-0359**
(toll free in MD)
**1 (800) 638-0742**
(toll free outside MD)

**Inspector General's Hotline**
**1 (800) 838-3986**
(toll free in MD)
**1 (800) 368-5779**
(toll free outside MD)

**National Center on Child Abuse and Neglect**
Department of Health and Human Services
P.O. Box 1182
Washington, DC 20013
(202) 245-0586

**National Health Information Center**
Department of Health and Human Services
P.O. Box 1133
Washington, DC 20013
(301) 565-4167
**1 (800) 336-4797** (toll free)

**National Runaway Switchboard**
**1 (800) 621-4000** (toll free)

**Office of Child Support Enforcement**
Department of Health and Human Services
Washington, DC 20201
(202) 252-5377

**Office for Civil Rights**
Department of Health and Human Services
Washington, DC 20201
(202) 245-6671
**(202) 472-2916** (TDD)

**Office of Prepaid Health Care**
Department of Health and Human Services
Washington, DC 20201
(202) 245-8036

**President's Council on Physical Fitness and Sports**
Department of Health and Human Services
450 5th Street, N.W.
Washington, DC 20001
(202) 272-3430

**Second Surgical Opinion Program**
Department of Health and Human Services
Washington, DC 20201
**1 (800) 492-6803**
(toll free in MD)
**1 (800) 838-6833**
(toll free outside MD)

**Social Security Administration**
**1 (800) 2345-SSA** (toll free)
In Guam and U.S. Territories, look in the telephone book under "U.S. Government."

## Department of Housing and Urban Development (HUD)

**Interstate Land Sales Registration Division**
Department of Housing and Urban Development
Room 6278
Washington, DC 20410
(202) 755-0502

**Manufactured Housing and Construction Standards Division**
Department of Housing and Urban Development
Room 9156
Washington, DC 20410
(202) 755-6920

**Office of Fair Housing and Equal Opportunity**
Department of Housing and Urban Development
Room 5100
Washington, DC 20410
(202) 755-7252
**1 (800) 424-8590** (toll free)

**Office of Single Family Housing**
Department of Housing and Urban Development
Room 9266
Washington, DC 20410
(202) 755-3046

**Office of Urban Rehabilitation**
Department of Housing and Urban Development
Room 7168
Washington, DC 20410
(202) 755-5685

**Title I Insurance Division**
Department of Housing and Urban Development
Room 9158
Washington, DC 20410
(202) 755-6680

## Department of the Interior

**Bureau of Indian Affairs**
Department of the Interior
Washington, DC 20240
(202) 343-4072

**Bureau of Land Management**
Department of the Interior
Washington, DC 20240
(202) 343-5717

**Consumer Affairs Administrator**
Office of the Secretary
Department of the Interior
Washington, DC 20240
(202) 343-5521

**National Park Service**
Department of the Interior
Washington, DC 20240
(202) 343-4917

**United States Fish and Wildlife Service**
Department of the Interior
Washington, DC 20240
(703) 358-2156

**United States Geological Survey**
Department of the Interior
12201 Sunrise Valley Drive
Reston, VA 22092
(703) 648-4427

## Department of Justice

**Antitrust Division**
Department of Justice
Washington, DC 20530
(202) 633-3543

**Civil Rights Division**
Look in your telephone directory under "U.S. Government, Justice Department, Civil Rights Division." If it does not appear, call the FIC nearest you (see page 77) or contact:
**Civil Rights Division**
Department of Justice
Washington, DC 20530
(202) 633-3847
**(202) 633-2608** (TDD)

**Drug Enforcement Administration (DEA)**
Look in your telephone directory under "U.S. Government, Justice Department, Drug Enforcement Administration." If it does not appear, call the FIC nearest you (see page 77) or contact:
**Drug Enforcement Administration**
Department of Justice
Washington, DC 20537
(202) 633-1000

**Federal Bureau of Investigation (FBI)**
Look inside the front cover of your telephone directory for the number of the nearest FBI office. If it does not appear, look under "U.S. Government, Justice Department, Federal Bureau of Investigation." You may also contact:

**Federal Bureau of Investigation**
Department of Justice
Washington, DC 20535
(202) 324-3000

**Immigration and Naturalization Service (INS)**
Look in your telephone directory under "U.S. Government, Justice Department, Immigration and Naturalization Service." If it does not appear, call the FIC nearest you (see page 77) or contact:
**Immigration and Naturalization Service**
Department of Justice
4420 North Fairfax Drive
Arlington, VA 22203
(703) 235-4055

## Department of Labor

**Bureau of Labor-Management Relations and Cooperative Programs**
Department of Labor
Washington, DC 20210
(202) 523-6098

**Coordinator of Consumer Affairs**
Department of Labor
Washington, DC 20210
(202) 523-6060
(general inquiries)

**Employment and Training Administration**
Look in your telephone directory under "U.S. Government, Labor Department, Employment and Training Administration." If it does not appear, call the FIC nearest you or contact:
**Employment and Training Administration**
Director, Office of Public Affairs
Department of Labor
Washington, DC 20210
(202) 523-6871

**Employment Standards Administration**
Office of Information and Consumer Affairs
Department of Labor
Washington, DC 20210
(202) 523-8743

**Mine Safety and Health Administration**
Office of Information and Public Affairs
Department of Labor
Ballston Towers #3
Arlington, VA 22203
(703) 235-1452

**Occupational Safety and Health Administration (OSHA)**
Look in your telephone directory under "U.S. Government, Labor Department, Occupational Safety and Health Administration." If it does not appear, call the FIC nearest you or contact:
**Occupational Safety and Health Administration**
Office of Information and Consumer Affairs
Department of Labor
Washington, DC 20210
(202) 523-8151

**Office of the Assistant Secretary for Veterans' Employment and Training**
Department of Labor
Washington, DC 20210
(202) 523-9116

**Office of Labor-Management Standards**
Department of Labor
Washington, DC 20210
(202) 523-7343

**Pension and Welfare Benefits Administration**
Office of Program Services
Department of Labor
Washington, DC 20210
(202) 523-8921

**Women's Bureau**
**The Work and Family Clearinghouse**
Division of Information and Publications
Department of Labor
Washington, DC 20210
(202) 523-6652
Employers may contact this office for information about dependent care (child and/or elder care) policies.

## Department of State

**Overseas Citizen Services**
Department of State
Washington, DC 20520
(202) 647-3666
(non-emergencies)
(202) 647-5225
(emergencies)

**Passport Services**
Department of State
1425 K Street, N.W.
Washington, DC 20524
(202) 647-0518

**Visa Services**
Department of State
Washington, DC 20520
(202) 647-0510

## Department of Transportation (DOT)

Air Safety:
**Federal Aviation Administration (FAA)**
Community and Consumer Liaison Division, FAA (APA-200)
Department of Transportation
Washington, DC 20591
(202) 267-3479, 8592
**1 (800) FAA-SURE**
(toll free except in DC)

Airline Passenger Complaints:
**Office of Intergovernmental and Consumer Affairs (I-25)**
Department of Transportation
Washington, DC 20590
(202) 366-2220

Auto Safety Hotline:
**National Highway Traffic Safety Administration (NHTSA) (NEF-11)**
Department of Transportation
Washington, DC 20690
(202) 366-0123
**(202) 755-8919** (TDD)
**1 (800) 424-9393** (toll free)
**1 (800) 424-9153**
(toll free TDD)

Boating Safety Classes:
**United States Coast Guard Office of Boating, Public, and Consumer Affairs (G-BC)**
Department of Transportation
Washington, DC 20593
(202) 267-0972

Boating Safety Hotline:
**United States Coast Guard**
Department of Transportation
Washington, DC 20593
(202) 267-0780
**1 (800) 368-5647** (toll free)

Oil and Chemical Spills:
**National Response Center**
United States Coast Guard Headquarters, G-TGC-2
Department of Transportation
Washington, DC 20593
(202) 267-2675
**1 (800) 424-8802** (toll free)

Railway Safety:
**Federal Railroad Administration**
Office of Safety (RRS-20)
Department of Transportation
Washington, DC 20590
(202) 366-0522

## Department of the Treasury

**Bureau of Alcohol, Tobacco and Firearms**
Look in your telephone directory under "U.S. Government, Treasury Department, Bureau of Alcohol, Tobacco and Firearms." If it does not appear, call the FIC nearest you or contact:
**Bureau of Alcohol, Tobacco and Firearms**
Department of the Treasury
Room 6213
1200 Pennsylvania Avenue, NW.
Washington, DC 20226
(202) 789-3175

To report lost or stolen explosives, or to report explosions or bombings, call:
(202) 789-3000
**1 (800) 424-9555**
(toll free outside DC)

**Bureau of Engraving and Printing**
Program Analysis and External Affairs
Department of the Treasury
Room 533M
14th and C Streets, S.W.
Washington, DC 20228
(202) 447-0193

**Bureau of the Public Debt**
Consumer Affairs
Office of the Commissioner
Department of the Treasury
E Street Building
Washington, DC 20239-0001
(202) 376-4300

**Comptroller of the Currency**
The Comptroller of the Currency handles complaints about national banks, i.e., banks that have the word "National" in their names or the initials "N.A." after their names. For assistance, look in your telephone directory under "U.S. Government, Treasury Department, Comptroller of the Currency." If it does not appear, call the FIC nearest you or contact:
**Comptroller of the Currency**
Director, Consumer Activities
Department of the Treasury
490 L'Enfant Plaza, S.W.
Washington, DC 20219
(202) 287-4265

**Financial Management Service**
Office of Legislative and Public Affairs
Department of the Treasury
Room 555
401 14th Street, S.W.
Washington, DC 20227
(202) 287-0669

**Internal Revenue Service (IRS)**
Look in your telephone directory under "U.S. Government, Treasury Department, Internal Revenue Service." If it does not appear, call the FIC nearest you.

**Office of Thrift Supervision**
(formerly Federal Home Loan Bank Board)
The Office of Thrift Supervision handles complaints about Savings and Loan Associations and Savings Banks.
For assistance contact:
**Office of Thrift Supervision Consumer Affairs**
1700 G Street, N.W.
Washington, DC 20552
(202) 906-6237
**1 (800) 842-6929**
(toll free except in DC)

**United States Customs Service**
Look in your telephone directory under "U.S. Government, Treasury Department, U.S. Customs Service." If it does not appear, call the FIC nearest you.

To report fraudulent import practices call U.S. Customs Service's **Fraud Hotline:**
**1 (800) USA-FAKE** (toll free)

To report drug smuggling activity call U.S. Customs Service's **Narcotics Hotline:**
**1 (800) BE-ALERT** (toll free)

**United States Mint**
Consumer Affairs Division
Department of the Treasury
10001 Aerospace Road
Lanham, MD 20706
(301) 436-7400

**United States Savings Bonds Division**
Office of Public Affairs
Department of the Treasury
1111 20th Street, N.W.
Room 302
Washington, DC 20226
(202) 634-5389
**1 (800) US-BONDS** (toll free)

## Environmental Protection Agency (EPA)

**Asbestos Action Program**
**(202) 382-3949**

**Chemical Emergency Preparedness Program (CEPP) Hotline**
Environmental Protection Agency
Washington, DC 20460
(202) 479-2449
**1 (800) 535-0202**
(toll free except in AK and DC)

**Inspector General's Whistle Blower Hotline**
(202) 382-4977
**1 (800) 424-4000** (toll free)

**National Pesticides Telecommunications Network (NPTN)**
(806) 743-3091
**1 (800) 858-PEST**
(toll free outside TX)

**Office of Public Affairs**
Environmental Protection Agency
Washington, DC 20460
(202) 382-4361

**Public Information Center PIC (PM-211B)**
Environmental Protection Agency
Washington, DC 20460
(202) 382-2080
(general information)

**Resource Conservation and Recovery Act (RCRA)/ Superfund Hotline**
Environmental Protection Agency
Washington, DC 20460
(202) 382-3000
**1 (800) 424-9348**
(toll free outside DC)

**Safe Drinking Water Hotline**
(202) 382-5533
**1 (800) 428-4791**
(toll free outside DC)

**Toxic Substances Control Act Assistance Information Service**
Environmental Protection Agency
Washington, DC 20024
(202) 554-1404

## Equal Employment Opportunity Commission

Look in your telephone directory under "U.S. Government, Equal Employment Opportunity Commission." If it does not appear, call the FIC nearest you or contact:
**Office of Program Operations**
Equal Employment Opportunity Commission
1801 L Street, N.W.
Washington, DC 20507
(202) 663-4801

## Federal Communications Commission (FCC)

Complaints about telephone systems:
**Common Carrier Bureau**
Informal Complaints Branch
Federal Communications Commission
2025 M Street, N.W.
Room 6202
Washington, DC 20554
(202) 632-7553
**(202) 832-6999** (TDD)

General Information:
**Consumer Assistance and Small Business Office**
Federal Communications Commission
1919 M Street, N.W.
Room 254
Washington, DC 20554
(202) 632-7000
**(202) 832-8999** (TDD)

Complaints about radio or television:
**Mass Media Bureau**
Complaints and Investigations
Federal Communications Commission
2025 M Street, N.W.
Room 8210
Washington, DC 20554
(202) 632-7048

## Federal Deposit Insurance Corporation (FDIC)

FDIC handles complaints about FDIC-insured banks which are not members of the Federal Reserve System. For assistance, look in your telephone directory under "U.S. Government, Federal Deposit Insurance Corporation." If it does not appear, call the FIC nearest you or contact:
**Office of Consumer Affairs**
Federal Deposit Insurance Corporation
550 17th Street, N.W. (F130)
Washington, DC 20429
(202) 898-3536
**(202) 898-3535** (TDD)
**1 (800) 424-5488**
(toll free outside DC)

## Federal Emergency Management Agency

Look in your telephone directory under "U.S. Government, Federal Emergency Management Agency." If it does not appear, call the FIC nearest you or contact:
**Emergency Preparedness and Response**
Office of the External Affairs Directorate
Federal Emergency Management Agency
Washington, DC 20472
(202) 646-4000

**Federal Insurance Administration**
Federal Emergency Management Agency
Washington, DC 20472
(202) 646-2781
**1 (800) 838-8820** (toll free)

**Office of Disaster Assistance Programs**
Federal Emergency Management Agency
Washington, DC 20472
(202) 646-3615

**U.S. Fire Administration**
Federal Emergency Management Agency
NETC
16825 South Seton Avenue
Emmitsburg, MD 21727
(301) 447-1080
(202) 646-2449

## Federal Maritime Commission

**Office of Informal Inquiries and Complaints**
1100 L Street, N.W.
Washington, DC 20573
(202) 523-5807

## Federal Reserve System

The Board of Governors handles consumer complaints about state banks and trust companies which are members of the Federal Reserve System. For assistance, look in your telephone directory under "U.S. Government, Federal Reserve System, Board of Governors," or "Federal Reserve Bank." If neither appears, call the FIC nearest you or contact:
**Board of Governors of the Federal Reserve System**
Division of Consumer and Community Affairs
Washington, DC 20551
(202) 452-3946

## Federal Trade Commission (FTC)

Look in your telephone directory under "U.S. Government, Federal Trade Commission." If it does not appear, call the FIC nearest you or contact:
**Correspondence Branch**
Federal Trade Commission
Washington, DC 20580
(written complaints only)

**Public Reference Branch**
Federal Trade Commission
Washington, DC 20580
(202) 326-2222
(publications)

## General Services Administration (GSA)

**Surplus Federal Property Sales**
Look in your telephone directory under "U.S. Government, General Services Administration." If it does not appear, call the FIC nearest you.

## Government Printing Office (GPO)

Government Publications:
**Publications Service Section**
Government Printing Office
Washington, DC 20402
(202) 275-3050

Subscriptions to Government Periodicals:
**Subscription Research Section**
Government Printing Office
Washington, DC 20402
(202) 275-3054

## Interstate Commerce Commission (ICC)

**Office of Compliance and Consumer Assistance**
Washington, DC 20423
(202) 275-7148

## National Archives and Records Administration

**Reference Services Branch**
National Archives and Records Administration
Washington, DC 20408
(202) 523-3220
**(202) 523-0774** (TDD)

**Federal Register**
National Archives and Records Administration
Washington, DC 20408
(202) 523-5240
**(202) 523-5229** (TDD)

**Publications Services**
National Archives and Records Administration
Washington, DC 20408
(202) 523-3181
**(202) 523-0774** (TDD)

## National Credit Union Administration

Look in your telephone directory under "U.S. Government, National Credit Union Administration." If it does not appear call the FIC nearest you (see page 75) or contact:
**National Credit Union Administration**
1776 G Street, N.W.
Washington, DC 20456
(202) 682-9600

## National Labor Relations Board

**Office of the Executive Secretary**
1717 Pennsylvania Ave., N.W.
Room 701
Washington, DC 20570
(202) 254-9430

## Nuclear Regulatory Commission (NRC)

**Office of Governmental and Public Affairs**
Washington, DC 20555
(301) 492-0240

## Pension Benefit Guaranty Corporation

2020 K Street, N.W.
Washington, DC 20006
(202) 778-8800
**(202) 778-8859** (TDD)

## Postal Rate Commission

**Office of the Consumer Advocate**
Postal Rate Commission
Washington, DC 20268
(202) 789-6830

## President's Committee on Employment of People with Disabilities

1111 20th Street, N.W.
Suite 636
Washington, DC 20036-3470
(202) 653-5044
**(202) 653-5050** (TDD)

## Railroad Retirement Board

844 Rush Street
Chicago, IL 60611
(312) 751-4500

## Securities and Exchange Commission (SEC)

**Office of Consumer Affairs and Information Services**
450 5th Street, N.W.
(Mail Stop 2-6)
Washington, DC 20549
(202) 272-7440
(investor complaints)
(202) 272-7450
(filings by corporations and other regulated entities)
(202) 272-5624
(SEC Information Line—general topics and sources of assistance)

## Small Business Administration (SBA)

**Office of Consumer Affairs**
1441 L Street, N.W.
Washington, DC 20416
(202) 653-6170

## Tennessee Valley Authority (TVA)

**Community Relations Department**
400 West Summit Hill Drive
Knoxville, TN 37902
(615) 632-8000

### United States Postal Service (USPS)

if you experience difficulty when ordering merchandise or conducting business transactions through the mail, or suspect that you have been the victim of a mail fraud or misrepresentation scheme, contact your postmaster or local Postal Inspector. Look in your telephone directory under "U.S. Government, Postal Service U.S." for these local listings. If they do not appear, contact:

**Chief Postal Inspector**
United States Postal Service
Washington, DC 20260-2100
(202) 268-4267

For consumer convenience, all post offices and letter carriers have postage-free Consumer Service Cards available for reporting mail problems and submitting comments and suggestions. If the problem cannot be resolved using the Consumer Service Card or through direct contact with the local post office, write or call:

**Consumer Advocate**
United States Postal Service
Washington, DC 20260-6720
(202) 268-2284

### Department of Veterans Affairs (VA)

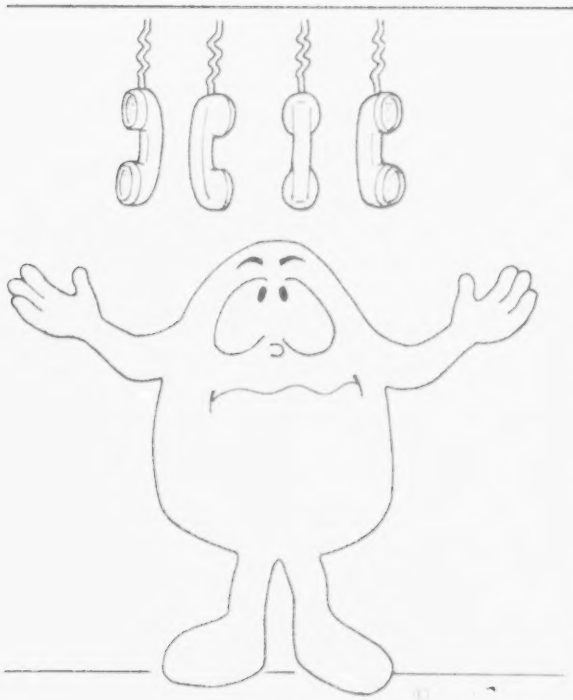
For information about VA medical care or benefits, write, call or visit the nearest VA facility. Your telephone directory will list a VA Medical Center or Regional Office under "U.S. Government, Department of Veterans Affairs" or under "U.S. Government, Veterans Administration." Policy issues may be addressed to:

For burials and memorials—
**National Cemetery System (40H)**
Department of Veterans Affairs
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 233-5012

For medical matters—
**Veterans Health Services and Research Administration (101C)**
Department of Veterans Affairs
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 233-3975

For other benefits—
**Veterans Benefits Administration (27)**
Department of Veterans Affairs
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 233-2567

For other information—
**Deputy Assistant Secretary for Veterans Liaison**
Consumer Affairs Service
Department of Veterans Affairs
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 233-3113



## Long Distance Telephone Service

1. To compare long distance telephone carriers, think about when, how often, and where you use long distance service. Then compare the charges, restrictions, and procedures for making calls.

2. Not all carriers provide service to all areas. Make sure the one you choose provides service to the areas your call most often.

3. Each long distance carrier may have a different billing system. Some give credit for uncompleted calls, wrong numbers, or calls that are unanswered.

4. Ask about one-time only and regular charges. Is there a subscription fee? Monthly service fee? Monthly minimum charge?

5. Judge the quality of a carrier's performance (transmission capability, service, billing and crediting). A trial period may help you decide whether the quality of phone service is adequate. Before signing up, be sure you understand the terms of the carrier's cancellation policy, and the costs involved in switching to another carrier.

6. Many companies now provide operator services, including directory assistance and collect calls for telephones in hotels and airports, and other public places. When you dial the operator, ask which carrier is providing the service and how much you will be billed. If you prefer a different service, you may have to dial a separate access number. Check with your long distance company to see if it provides operator services and how to use them.

# Federal TDD Directory

This section lists Federal government offices that have Telecommunications Devices for the Deaf (TDD). These offices can respond to questions and complaints from persons with speech and hearing impairments.

## Architectural and Transportation Barriers Compliance Board

1111 18th Street, N.W.
Room 501
Washington, DC 20036-3894
**(202) 653-7834** (voice/TDD)
**(202) 653-7848** (voice/TDD)
**(202) 653-7951** (voice/TDD)

## Central Intelligence Agency

**Handicapped Program Office**
Washington, DC 20505
**(202) 351-2252** (voice/TDD)

## Commission on Civil Rights

1121 Vermont Avenue, N.W.
Washington, DC 20425
**(202) 376-8116 (voice/TDD)**

## Congressional TDD Numbers

**United States Capitol Switchboard**
**(202) 224-3091** (TDD)

**United States House of Representatives**
Congressional Telecommunications for the Deaf (TDD message relay service—to leave messages for Representatives)
**(202) 225-1904** (TDD)

**Subcommittee on Select Education**
**Majority Office**
Rep. Owens
**(202) 226-7532** (voice/TDD)

**United States Senate**
Senate Special Services
**(202) 224-4049** (TDD)

**Committee on Labor and Human Resources**
**(202) 224-1975** (TDD)

**Subcommittee on the Handicapped**
**Majority Office**
Sen. Harkin
**(202) 224-3457** (TDD)

**Minority Office**
Sen. Durenberger
**(202) 224-9522** (voice/TDD)

## Consumer Product Safety Commission

5401 West Bard Avenue
Bethesda, MD 20207
**1 (800) 638-8270** (TDD)

## Department of Agriculture

14th Street and
Independence Avenue, S.W.
Washington, DC 20250

**Central Employment and Selective Placement Office**
**(202) 447-5626** (voice/TDD)

**Meat and Poultry Hotline**
**(202) 447-3333** (voice/TDD)
**1 (800) 535-4555**
(toll free voice/TDD)

## Department of the Army

**Civilian Personnel Office**
Arlington, VA 22212
**(202) 694-0118** (voice/TDD)

## Department of Commerce

14th Street and
Constitution Avenue, N.W.
Washington, DC 20230

**Bureau of the Census**
Population Division
Statistical Information Staff
Suitland and Silver Hill Roads
Federal Building, Room 2030
Suitland, MD 20233
**(301) 763-5020** (voice/TDD)

**International Trade Administration**
Automated Information Management Division
Quality Control Branch
Herbert C. Hoover Building
Room 1848
Washington, DC 20230
**(202) 377-0549** (TDD)

**National Institute of Standards and Technology**
Office of Personnel
Administration Building
Room A123
Gaithersburg, MD 20899
**(301) 975-2812** (TDD)

**National Weather Service**
National Meteorological Center
World Weather Building
Room 307
Suitland, MD 20233
**(301) 427-7700** (voice/TDD)
(official business—no forecasts)

**Office of the Secretary**
Office of Civil Rights
Equal Employment Opportunity Programs Division
Herbert C. Hoover Building
Room 6012
Washington, DC 20230
**(202) 377-5691** (voice/TDD)

## Department of Education

330 C Street, S.W.
Washington, DC 20202

**Captioning and Media Services**
330 C Street, S.W.
Washington, DC 20202
**(202) 732-1177** (voice/TDD)

**National Institute on Disability and Rehabilitation Research**
330 C Street, S.W.
Washington, DC 20202
**(202) 732-1198** (TDD)

**Office of Civil Rights**
330 C Street, S.W.
Washington, DC 20202
**(202) 732-1663** (TDD)

**Office of Deafness and Communicative Disorders**
330 C Street, S.W.
Washington, DC 20202
**(202) 732-1398** (voice/TDD)

**Rehabilitation Services Administration**
330 C Street, S.W.
Washington, DC 20202
**(202) 732-1298, 2848** (TDD)

## General Services Administration

18 & F Streets, N.W.
Washington, DC 20405

**Interagency Committee for Computer Support of Handicapped Employees**
**(202) 786-9171** (TDD)

**Federal Information Relay Service**
**1 (800) 877-8339**
(toll free voice/TDD, except in AK and HI)

**Clearinghouse on Computer Accommodation**
**(202) 523-1906** (voice/TDD)

## Department of Health and Human Services

200 Independence Ave., S.W.
Washington, DC 20201

**Office of the Secretary**
Handicapped Employment Program
**(202) 475-0099** (voice/TDD)

**Office for Civil Rights**
**(202) 472-2916** (TDD)

**Personnel Office**
**(202) 245-0541** (voice/TDD)

**Food and Drug Administration**
5600 Fishers Lane
Parklawn Building
Rockville, MD 20857
Personnel
**(301) 443-1970** (TDD)

**Equal Employment Opportunity Office**
**(301) 443-1818** (TDD)

**Social Security Administration**
6401 Security Boulevard
Baltimore, MD 21235
**1 (800) 325-0778**
(toll free TDD except in MO)
**1 (800) 392-0812**
(toll free TDD in MO)

## Department of Housing and Urban Development

451 Seventh Street, S.W.
Washington, DC 20410
**1 (800) 424-8590** (TDD)

## Department of the Interior

18th and C Streets, N.W.
Washington, DC 20240

**Legal Support Services**
**(202) 343-3519** (TDD)

**National Park Service**
**(202) 472-5265** (TDD)

**Personnel Office**
**(202) 343-4817** (TDD)

### Department of Justice
10th Street and
Constitution Avenue, N.W.
Washington, DC 20530

**Civil Rights Division**
**(202) 786-4463** (TDD)

**FBI Identification Division**
**(202) 324-2334** (TDD)

**FBI Tours**
**(202) 324-3553** (TDD)

**Immigration and Naturalization**
**(202) 633-4012** (voice/TDD)

### Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

**Office of Civil Rights**
**(202) 523-7090** (voice/TDD)

### Department of the Navy

**Civilian Personnel Office**
**Washington, DC 20376**
**(202) 692-2658 (TDD)**

### Department of State
2201 C Street, N.W.
Washington, DC 20520

**Personnel Office**
**(202) 647-7256** (TDD)

### Department of Transportation

**National Highway Traffic Safety Administration**
400 7th Street, S.W.
Washington, DC 20590
**(202) 366-2602** (voice/TDD)

### Department of the Treasury

**Telecommunications Center**
15th Street and
Pennsylvania Avenue, N.W.
Washington, DC 20220
**(202) 566-2673** (TDD)

**Bureau of the Public Debt**
13th and C Streets, S.W.
Washington, DC 20590
**(202) 287-4097** (TDD)

**Internal Revenue Service**
1111 Constitution Avenue, N.W.
Washington, DC 20224
**1 (800) 382-4059**
(toll free TDD in IN)
**1 (800) 428-4732**
(toll free TDD outside IN)

### Department of Veterans Affairs
810 Vermont Avenue, N.W.
Washington, DC 20420

**Personnel Office**
**(202) 233-3225** (voice/TDD)

### Environmental Protection Agency
401 M Street, S.W.
Washington, DC 20460
**(202) 382-4565** (voice/TDD)

### Equal Employment Opportunity Commission
2401 E Street, N.W.
Washington, DC 20507
**(202) 634-7886, 6565,** (TDD)

### Executive Office of the President The White House
1600 Pennsylvania Ave., N.W.
Washington, DC 20500
**(202) 456-6213** (voice/TDD)

### Federal Communications Commission
1919 M Street, N.W.
Washington, DC 20554
**(202) 632-6999** (voice/TDD)

### Federal Deposit Insurance Corporation
1776 F Street, N.W.
Washington, DC 20429
**(202) 898-3537** (voice/TDD)
**1 (800) 424-5488**
(toll free voice/TDD)

### Federal Reserve Board
20th and C Streets, N.W.
Washington, DC 20551
**(202) 452-3544** (TDD)

### Federal Trade Commission
Public Reference Section
6th and Pennsylvania Ave., NW
Washington, DC 20580
**(202) 326-2502** (voice/TDD)

### Interstate Commerce Commission
Constitution Avenue and
12th Street, N.W.
Washington, DC 20011
**(202) 275-1721** (TDD)

### Library of Congress
1st Street and
Independence Avenue, S.E.
Washington, DC 20540
**(202) 707-6200** (TDD)

### Merit Systems Protection Board
1120 Vermont Avenue, N.W.
Washington, DC 20419
**(202) 653-8896** (voice/TDD)

### National Aeronautics and Space Administration
400 Maryland Avenue, S.W.
Washington, DC 20546

**Personnel Office**
**(202) 426-1436** (voice/TDD)

**Greenbelt Personnel Office**
**(301) 286-3729** (voice/TDD)

### National Archives and Records Service
8th and Pennsylvania Ave., N.W
Washington, DC 20408
**(202) 523-0774** (TDD)

### National Council on Disability
800 Independence Ave., S.W.
Suite 814
Washington, DC 20591
**(202) 267-3232** (TDD)

### National Endowment for the Arts
1100 Pennsylvania Avenue,
N.W.
Washington, DC 20506
**(202) 682-5496** (TDD)

### National Science Foundation
1800 G Street, N.W., Room 212
Washington, DC 20550
**(202) 357-9529** (TDD)

### Nuclear Regulatory Commission
Washington, DC 20555
**(202) 492-4626** (voice/TDD)

### Office of Personnel Management
1900 E Street, N.W.
Washington, DC 20415

**Equal Employment Opportunity Division**
**(202) 632-6272** (voice/TDD)

**Job Information Center**
**(202) 653-9260** (voice/TDD)

### President's Committee on Employment of People with Disabilities
1111 20th Street, N.W.
Washington, DC 20036
**(202) 653-5050** (TDD)

### Securities and Exchange Commission
450 Fifth Street, N.W
Washington, DC 20549
**(202) 272-2552** (voice/TDD)

### Small Business Administration
1725 Eye Street, N.W.
Washington, DC 20416
**(202) 653-6579** (TDD)

### Smithsonian Institution
Special Education Program
Washington, DC 20560
**(202) 357-1696** (TDD)

### Tennessee Valley Authority
400 West Summit Hill Drive
Knoxville, TN 37902
**1 (800) 362-9250**
(toll free TDD in Tennessee)
**1 (800) 251-9342**
(toll free TDD outside Tennessee)

### United States House of Representatives
Washington, DC 20215
**(202) 225-1904** (TDD)

### United States Information Agency
301 4th Street, S.W.
Washington, DC 20547
**(202) 485-7157** (voice/TDD)

### United States Postal Service
475 L'Enfant Plaza West, S.W.
Washington, DC 20260
**(202) 268-2310** (TDD)

### United States Senate
Washington, DC 20510
**(202) 224-4049, 4075 (TDD)**

## Books for Blind and Physically Handicapped Persons

The Library of Congress has a free reading program for blind and physically handicapped individuals. Books, magazines, and other publications are available in Braille and/or audio recordings to persons who cannot hold a book or see to read regular print.

Special playback equipment is available on loan from the Library of Congress. Cassettes and records can be ordered from about 160 cooperating libraries. Anyone who is medically certified as unable to hold a book, or who is unable to read ordinary print because of a visual handicap, may borrow and return these materials, postage-free. For more information, send name and address to:

National Library Service for the
Blind and Physically Handicapped
The Library of Congress
Washington, DC 20542

Recordings for the Blind (RFB) is a national, non-profit service organization that provides free cassettes of educational textbooks to persons with medically certified sight impairments. The RFB also offers a collection of cassettes featuring consumer publications provided by the Federal government. For more information and an application, contact:

Student Services—CI
Recording for the Blind, Inc.
20 Roszel Road
Princeton, NJ 08540
(609) 452-0606
**1 (800) 221-4792** (toll free outside New Jersey)

## TDD Operator Services

Hearing or speech impaired individuals who use a Telecommunications Device for the Deaf (TDD or TTY) may get assistance with calls made to and from a telecommunications device by calling:

TDD/TTY Operator Services
**1 (800) 855-1155** (toll free)

If you need assistance and you have TDD equipment, the TDD Operator can help you to make any of the following:

- Credit card calls (with valid telephone calling card)
- Collect calls (paid for by the person you are calling)
- Person-to-person calls (to a specific person)
- Third party calls (calls billed to a number other than the one you are calling to or from)
- Calls from a hotel or motel
- Calls from a pay phone (only credit card, collect or third party calls)

# Index

This alphabetical index will help you find the right organization to contact about your complaint. First look for the specific topic—such as Cars. Under this topic heading will be one or more contacts followed by the **Handbook** page number(s), where you will find an address and/or telephone number for each contact. Sometimes you will be directed to **SEE** another entry for a list of contacts. **SEE ALSO** references direct you to other topics that may be related to your problem and help you locate the right contact. This index also lists all sections in the **Handbook.**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CONSUMERS
EDUCATORS
BUSINESS
GOVERNMENT

# A TEACHER'S GUIDE TO THE *Consumer's*

## RESOURCE HANDBOOK

### PROLOGUE

This ***Guide*** is designed for use with the ***Consumer's Resource Handbook*** published by the U.S. Office of Consumer Affairs. The Guide's overall purpose is to help build "consumer literacy" for the global marketplace of the 21st Century. It will (1) familiarize students—both youth and adults—with sources of marketplace information/assistance and (2) encourage application of the 3 R's, critical thinking, and reasoning to spending and other daily decisions.

Armed with these skills, one can "take charge" in the related roles of consumer and wage earner. Basically, this means managing personal finances, exercising rights and responsibilities in the marketplace, evaluating impact of job options/benefits on family goals and finances, making informed choices for child care and other services, and being productive in the workforce—the source of income for consumer activity. Indeed, in meeting these and other daily demands, "consumer literacy" promotes responsible citizenship and is vital to the long-term growth of our global economic system.

This ***Guide*** contains:

- Teacher background and Suggestions for use
- Three categories of suggested activities:
  - Information and Informed Decisions
  - Effective Complaint Handling
  - Further Study and Creative Application
- Key Sources of Assistance
- Acknowledgments
- Where to Write for ***Handbook*** and ***Guide***

Office of the Special Adviser to the President for Consumer Affairs
The White House, Washington, DC
and the
United States Office of Consumer Affairs

# USING THE GUIDE

## Teacher background for audience and settings . . .

Although the ***Guide*** is primarily oriented to secondary and adult education levels, it contains activities appropriate for elementary students as well. Because many of the suggested activities are designed specifically around ***Handbook*** information, teachers will need to obtain the ***Handbook*** for primary background material. Use of additional consumer and economic teaching resources, along with all sorts of media, field trips, and guest speakers are encouraged.

Teachers in a variety of basic skill and other curriculum areas will find the ***Guide*** useful for developing specific units on selected consumer concepts or as supplementary material for various course needs. More specific examples of the "take charge" skills cited in Prologue include the ability to:

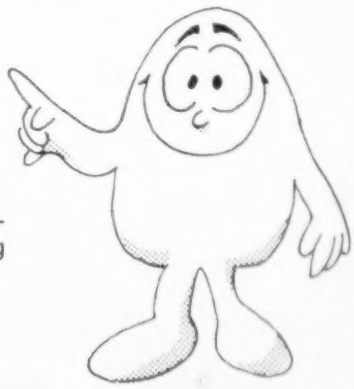
- Read and understand: consumer product and workplace instruction manuals, product service contracts, and warning labels for food, medicine, and job/household chemicals.
- Manage bank accounts and credit cards; know where to go and questions to ask about the array of housing, insurance, and health care options; file income taxes.

## Suggestions for use . . .

Activities in this Guide are grouped in three categories for selective use. Categories are not designed to constitute complete units. Rather, they provide ideas for creative use of the ***Handbook*** in varied class settings. For example, a single activity may serve as a specific project for a consumer/economics class; or one or more can be expanded upon for a full "consumer education" unit or activities can be selectively incorporated into other appropriate curriculum areas.

- Activities in Categories I and II are designed around the "how-to" information found in *Part I* of the ***Handbook.*** (Seeking purchasing information, complaint handling, assistance sources, and Eubie Smart* tips).
- Activities in Category III may relate to topics in I and II, but expand into issues beyond the ***Handbook*** to provide more in-depth study, critical thinking and reasoning about decisions, and creative application of basic and other curriculum skills (reading, writing, math, research, drama, marketing, etc.) to consumer and marketplace issues.
- Many activities across all three categories suggest discussion questions upon which teachers are encouraged to build.

**Objectives:** Teachers are encouraged to select activities best suited to their *own* curriculum goals and objectives. In some cases, however, it may be useful to expand upon current objectives to define the specific outcomes desired for the activities selected from this ***Guide.***



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# CATEGORY I: INFORMATION AND INFORMED DECISIONS

## Have students:

- Identify a product/service to purchase and devise a "decision making grid" to evaluate how the same product from three different sources meets certain criteria. Use the sample below as a guide: On vertical axis, list criteria such as price, warranties, extra charges for service, etc. On horizontal axis, list the three stores/sources that will be compared.

| | STORES | | |
|---|---|---|---|
| CRITERIA | A | B | C |
| price | | | |
| warranty | | | |
| (etc.) | | | |

- Use the "grid" information as starting point to further identify/consider **costs and benefits** of a consumer decision. Evaluate and prioritize the factors considered (why item wanted, needs it will fill, cost in terms of hours worked to earn money, etc.).

- Create picture display (from newspapers, magazines, or own drawings) to compare **wants and needs** (items/activities). Include five or more in each category. Select the three *most* desired. Then show/tell which *one* they would choose if money were scarce. Give reasons for choice and factors that entered into decision. Discuss differences between the concepts of "wants" and "needs." Why do decisions about wants and needs differ among families?

- Identify and discuss similarities/differences in steps consumers may take to select products vs. services (questions to ask, information to look for, etc.). Apply to specific product/service examples (i.e. roofing materials vs. hiring a contractor to do roof; buying/preparing reception food vs. hiring caterer, etc.).

- Interview parents/friends to see how they handle home improvement or other "service" shopping and compare with information from ***Handbook***. Then report back through role play or embellish for class drama project by writing a full script and staging class/school play.

- Develop spending situations and role play a consumer questioning a seller about product or service information (retail purchase, cleaners, door-to-door, telephone sales, etc.). Act as class "jury" to judge questions for informed decision making.

[Reference: See ***Handbook*** part I for detailed steps on factors to consider *before* spending money and steps to follow *after* spending in case a complaint procedure is needed.]

# CATEGORY II: EFFECTIVE COMPLAINT HANDLING

## Have students:

- Talk with parents or friends about ways they have resolved marketplace disputes. Compare experiences to the steps for effective complaint handling which are identified in reference note below and detailed in the ***Handbook***.

- Identify a personal, family, or hypothetical consumer problem. Follow through on action to resolve, using the complaint handling steps and **sample letter** shown in ***Handbook*** as a guide. Discuss and evaluate students' letters in class for correct procedures. Prepare graphic displays of proper and improper complaint procedures to place on school bulletin boards. Discuss results (Disputes resolved? Not resolved? What didn't work as intended? Next steps?).

- Contact (visit or write) various consumer protection or assistance agencies (listed in ***Handbook***) to research consumer protection functions and dispute procedures. (**Note:** Work individually or in small groups to avoid "flooding" a given agency.) Role play: Report to class as a "representative" of agency (speech, panel, or written report) and have other students play role of "consumers" in a Q & A session.

- Visit and interview different stores and service establishments to inquire about policies for refund, exchange, or other dispute needs. Suggested approach: Divide class in half. Assign *group 1* to write questions in advance and conduct the interviews. Then use classroom role play to have *group 2* present to student interviewers a complaint or refund request. Act out the likely buyer-seller interaction based on known policies of company. Have some students serve as "jury" to decide resolution.

- Develop a list of criteria for evaluating the effectiveness of a service. Compare this to evaluation criteria for a product which either works or doesn't. Focus discussion on whether or not all services can be evaluated against the list of criteria developed. For example, would you judge the services of an attorney in the same way as an auto mechanic? What factors would you consider for different services and why?

[Reference: See Part I of ***Handbook*** for detailed steps on: (1) How to handle your own complaint (describing problems, collecting records, etc.) and (2) Writing a complaint letter (what to write, where to send).]

# CATEGORY III: FURTHER STUDY AND CREATIVE APPLICATION

## Have students:

- Evaluate newspaper/magazine/television ads over a given period of time to determine information/claims commonly found (price, quality, store location, features, warranties, etc.) Differentiate between *useful* and *less useful* information. Redesign advertisements, as needed, for message and appeal. Create display for class/school. Use the "purchasing information" in ***Handbook*** as a guide. Consider why information useful to one consumer may not be useful to another (personal values, intended use, etc.).

- Role play. Pair off to research a product/service and present a "commercial" for it. Have class question the "sellers" about their claims. Discuss differences between factual claims, opinions, and provable facts as related to advertising.

- Develop, from personal experience or research, a list of products which were very expensive when first put on market (calculators, computers, VCRs, etc.) Discuss roles of advertising and competition in bringing prices down. Identify and discuss "hot, new" items which may follow same course (fax machines, car phones, etc.).

- Write short paragraph/essay on the meaning of "service economy." For a more in-depth paper, identify and examine different segments of marketplace where growth in service is especially apparent. Research and study service/product trends and projections for the 21st century marketplace. Discuss potential impact of trends on consumers/families.

- Read President Bush's message on inside cover of the ***Handbook***. Write essay, or prepare research paper with case examples, on how one's consumer and money management skills can influence personal or family safety and welfare. Discuss how poor judgment or unplanned spending can wreak—or play—havoc with household budgets. Develop a budget to meet basic monthly expenses. Show how figures might be adjusted to meet an unexpected crisis or a "splurge" on major expense item.

- Have students select and study topics from the *Eubie Smart tips* which begin in Part I of the ***Handbook*** and continue into Part II. Apply them to a planned purchase for self or family. Share with class through public speaking assignment or written report.

- Have students work in groups to write a skit around one of the topics in the *Eubie Smart Tips* and perform for class, club, school assembly or adult community group.

[Reference: Use ***Handbook*** Parts I and II plus additional consumer, economic, and other curriculum reference material.]

# KEY SOURCES OF ASSISTANCE

Part I of the ***Consumer's Resource Handbook***, around which this Guide is developed, provides detailed information on the functions and types of assistance rendered by the various organizations/agencies listed briefly below. Part II of the ***Handbook*** provides extens[illegible]ts of names, addresses and phone numbers for many of these sources (some 2000 total). Many entri[illegible]clude toll-free "800" telephone numbers. Some list Telecommunications Devices for the Deaf (TDD) numbers for the hearing impaired.

## Corporate Consumer Contacts

Many companies have consumer affairs or customer relations departments to answer questions or to help resolve consumer complaints. If you cannot resolve a complaint where you made the purchase, contact company headquarters. More than 600 companies are listed, beginning on page 11. If you write to the company, use the **sample letter** on page 3 of the ***Handbook*** as a guide.

## Car Manufacturers

Most foreign and American car manufacturers have regional offices that handle consumer complaints that are not resolved by local car dealers. The list of these offices begins on page 35 of the ***Handbook***.

## Better Business Bureau (BBB)

The variety of services offered by BBBs include: general information on products or services, reliability reports, background information on local businesses and organizations, and records of a company's complaint handling performance. Many also offer consumer education materials and/or programs. Each BBB has its own policy about reporting information such as the nature and number of complaints received from local businesses. There are some 180 Better Business Bureaus (BBBs) in the United States. The addresses are listed by state in the ***Handbook*** beginning on page 42.

## Trade Associations and Other Dispute Resolution Programs

The nearly 40,000 trade and professional associations in the United States represent a variety of interest sectors (including banks, insurance companies, clothing manufacturers) and professionals (such as accountants, lawyers, doctors, and therapists). Some of these associations and their members have established third-party dispute resolution programs to handle consumer complaints which the consumer and the company have been unable to resolve. Addresses are listed in the ***Handbook*** beginning on page 45.

## State, County, and City Government Consumer Protection Offices

City and county consumer offices can be helpful because they are easy to contact and are familiar with local businesses and laws. If there is no local consumer office in your area, contact a *state* consumer office. If you have a consumer problem with a business transaction outside the state where you live, you should contact the consumer office in the state where you made the purchase. See listing, page 48 of ***Handbook***.

Many states also have special commissions and agencies which handle consumer questions and complaints about banks, insurance, utilities, vocational and rehabilitation services, and weights and measures. See the Table of Contents in ***Handbook*** for the listing of these agencies by their respective titles.

## Selected Federal Agencies

Many federal agencies have enforcement and/or complaint handling duties for products and services used by the general public. Others act for the benefit of the public as a whole, but do not resolve individual consumer problems. Agencies also have fact sheets, booklets and other helpful information for dealing with consumer problems. Selected Federal agencies which respond to consumer complaints and inquiries are listed in the ***Handbook*** beginning on page 78.

## *Other Sources of Help*

**Libraries**

Public, university, and private. Check telephone directory.

**Media Programs**

Many newspapers and radio/television stations have "Action Line" or "Hot Line" services. To locate, check telephone directory for offices of your local newspaper, radio, or television station or call your local library.

## Occupational and Professional Licensing Boards

Many state agencies license or register members of various professions, including: doctors, lawyers, nurses, accountants, pharmacists, funeral directors, plumbers, electricians, car repair shops, employment agencies, collection agencies, beauticians, and television/radio repair shops.

To locate local offices for any of these boards, check your local telephone directory under the headings of Licensing Boards or Professional Associations, or look under the specific name of the board or association desired. If there is no local office, contact the consumer office for your state.

## Small Claims Courts

Small claims courts were established to resolve disputes involving claims for small debts and accounts. While the maximum amounts that can be claimed or awarded differ from state to state, court procedures generally are simple, inexpensive, quick and informal. To locate, check your local telephone directory under your municipal county or state government headings. When you contact the court, ask the court clerk how to use this process. To better understand it, sit in on a court session before taking *your* case to court.

## Legal Aid Offices and Legal Services Corporation (LSC)

Legal Aid offices help individuals who cannot afford to hire private lawyers. There are more than 1,000 of these offices around the country which are staffed by lawyers, paralegals, and law students to assist consumers with a variety of legal needs. All offer free legal services to those who qualify. Check the telephone directory or call your local consumer protection office to find the address and telephone number of the Legal Aid office nearest you.

The Legal Services Corporation (LSC) was created by Congress in 1974. There are LSC offices in all 50 states, Puerto Rico, the Virgin Islands, Guam, and Micronesia. Check the telephone directory for the LSC office nearest you or see Part I of the ***Handbook*** for further LSC information.

## Private Lawyers

If you need help finding a lawyer, check with the Lawyer Referral Service of your state, city or county bar association listed in local telephone directories. Complaints about a lawyer should be referred to your state, city or county bar association.

**Note on legal help:** Some of the sources of help listed in the ***Handbook*** have a policy of declining complaints from consumers who have sought prior legal counsel.

## Other Consumer Information

### Consumer Credit Counseling Service (CCCS)

The CCCS is a non-profit organization that provides money management assistance to clients and assists them and their creditors to work out mutually acceptable debt repayment plans. Many offer educational programs to community groups and schools. For the CCCS office nearest you, contact the National Foundation for Consumer Credit, Inc., 8701 Georgia Avenue, Suite 507, Silver Spring, MD 20910, or call (301) 589-5600.

There are many other organizations, including credit unions, County extension offices, family service centers and religious organizations which offer some type of free or low cost money management/consumer counseling and/or related publications. To locate, check your local telephone directory.

### Consumer Information Catalog

The Consumer Information Catalog, through which this Teacher's Guide and the ***Handbook*** can be ordered, lists more than 200 free or low-cost Federal booklets on a variety of topics which may be helpful in addressing consumer complaints or problems. Topics include: careers and education, child care, Federal benefits, financial planning, gardening, health, housing, small business, travel, hobbies, cars, etc. This free Catalog is published quarterly by the Consumer Information Center, and may be ordered by sending your name and address to: Consumer Information Center, Pueblo, CO 81009.

### Private and Voluntary Consumer Groups

These groups or organizations are usually created to advocate specific consumer interests. In some areas, they will assist consumers with complaints. To find out if such a group exists in your community, contact your state or local consumer protection office (list beginning on page 48 of ***Handbook***).

# ACKNOWLEDGMENTS

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Coby Bunch Simerly, Ed.D.—Associate Professor, Consumer Science and Education and Associate Dean, College of Home Economics, University of Nebraska-Lincoln, Lincoln, NE.

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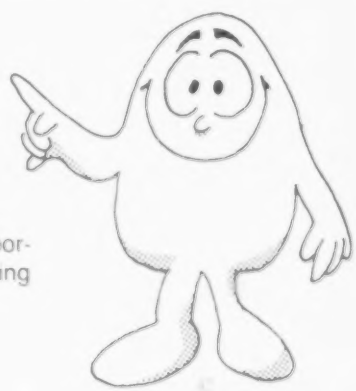

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